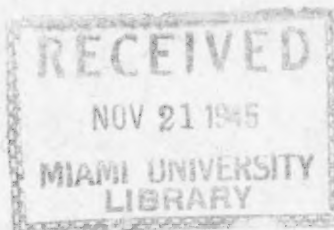


# Social Security Bulletin



October 1945

Vol. 8

No. 10

*Permanent Committee of the Inter-American  
Conference of Social Security*

*Paternal Orphans*

*State Differences in  
Unemployment Compensation Employer Taxes*

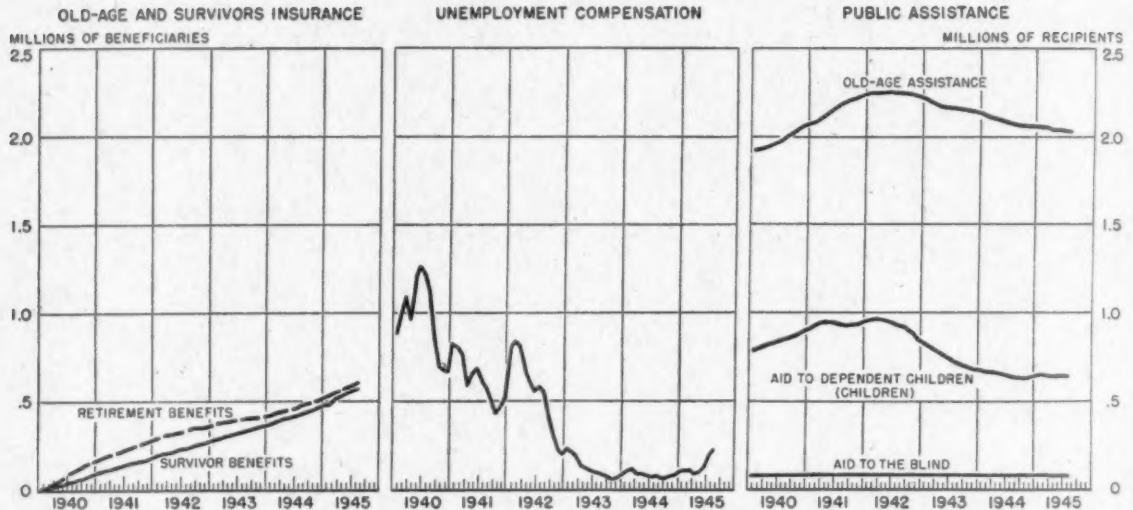
FEDERAL SECURITY AGENCY

SOCIAL SECURITY BOARD

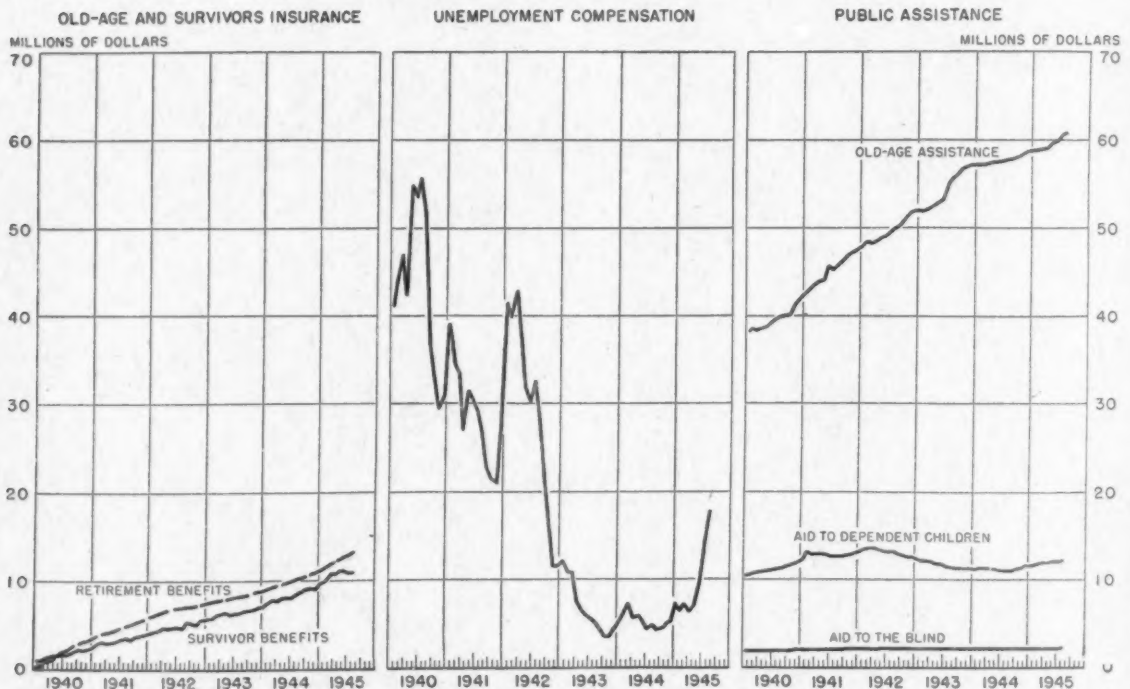
WASHINGTON, D. C.

# Social Security Operations\*

## INDIVIDUALS RECEIVING PAYMENTS



## SOCIAL SECURITY PAYMENTS



\*Old-age and survivors insurance, beneficiaries for whom payments were certified and amounts certified during month; unemployment compensation, weekly average number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.







# Social Security Bulletin

Volume 8

October 1945

Number 10

## Social Security in Review

### Employment in September

During the last week in September, 1.6 million workers filed claims for unemployment benefits. The comparable number in the last full week before the Japanese surrender—the week ended August 11—was 319,000. The rapidity of the rise in claims during the period can be seen from the chart on page 2, which is based on telegraphic information from State unemployment compensation agencies. The increase from the preceding week in the total number filed—initial, waiting-period, and compensable—was 150,000, of which two-thirds was accounted for by New Jersey, New York, and Ohio.

Only 239,000 of the 1.6 million claims in the week ended September 29 were initial claims. After jumping from 55,000 in the week before the surrender to a peak of 600,000 2 weeks later, initial claims declined continuously thereafter, dropping by 13,000 in the last full September week. Increases in initial claims, however, were reported by 20 States in the last week of the month as against 9 States in that preceding. Continued claims, which totaled 1.4 million, went up 163,000 in the last week of September.

Reports from 134 labor-market areas show that lay-offs in munitions industries, which totaled 1.8 million in the first full week after the surrender, dropped to 300,000 in the week ended September 1, to 270,000 in the following week, and to 210,000 in the next week. By the middle of September it was evident that the impact of the cut-backs and cancellations was much greater in areas in which aircraft was the dominant war industry than in shipbuilding centers, in which production schedules had been cut rather sharply in the months before the surrender. The employment situation was least serious in centers for iron and steel and other basic metals, where plant reconversion was a comparatively minor problem.

### August in Review

Initial claims for unemployment benefits in August, heavily weighted with claims filed in the last 2 weeks, rose to 1.2 million, three and a half times the July number and only 220,000 less than in the peak month for the country as a whole—April 1940. Continued claims totaled 1.5 million, 450,000 more than in July. The effect of the Japanese surrender was only slightly reflected in the amount expended for benefits during the month, though the total rose from \$14 million to \$18 million. This increase, as a matter of fact, was relatively less than in the 2 preceding months.

Another indication of the change in the employment situation throughout the country is the marked in-

crease in payments to claimants filing interstate claims. In August more than 36,000 weeks—nearly double the number in June—were compensated for interstate claims.

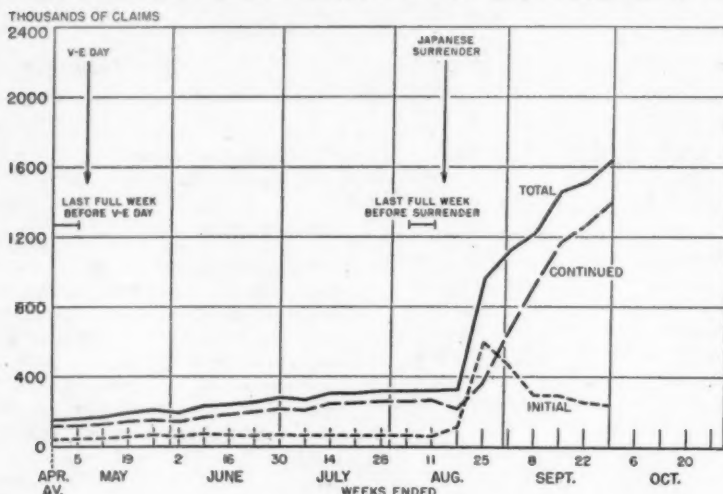
AUGUST AWARDS of monthly old-age and survivors insurance benefits declined slightly from the number in the preceding month. All types of awards shared in the decline except parent's benefits, which remained the same, and those to primary beneficiaries, which increased slightly. Primary benefits, however, made up 41 percent of the 35,000 monthly benefits awarded—the highest proportion since January 1942. At the end of August, benefits amounting to \$24.7 million a month were in force for 1.3 million beneficiaries.

PUBLIC ASSISTANCE payments totaled \$82 million in August, some \$4 million more than in August a year ago. Ex-

### In this issue:

	Page
SOCIAL SECURITY IN REVIEW:	
Employment in September.....	1
August in review.....	1
Federal Security Administrator.....	2
Transfer of U. S. Employment Service.....	2
National back-to-school drive.....	2
Jobs for the physically handicapped.....	16
PERMANENT COMMITTEE OF THE INTER-AMERICAN CONFERENCE OF	
SOCIAL SECURITY.....	3
PATERNAL ORPHANS, by Thomas J. Woofert, Jr.....	5
STATE DIFFERENCES IN UNEMPLOYMENT COMPENSATION EMPLOYER	
TAXES, by Rachel S. Gallagher.....	7
EMPLOYMENT SECURITY:	
Labor-market developments.....	17
Unemployment claims and benefits.....	18
Nonfarm placements.....	21
OLD-AGE AND SURVIVORS INSURANCE:	
Applicants for account numbers, April-June 1945.....	22
Monthly benefits in force and payments certified, August 1945..	23
PUBLIC ASSISTANCE:	
Meeting common human needs.....	25
SOCIAL AND ECONOMIC DATA:	
Social security and other income payments.....	28
Social insurance and related payments.....	28
Financial and economic data.....	30
RECENT PUBLICATIONS.....	33

Weekly number of claimants for unemployment benefits, May 12-September 29, 1945



penditures under each program were above July levels, with aid to the blind showing the greatest relative rise. Only aid to dependent children showed any increase in number of recipients, and that was very slight. Under all programs the average payment was somewhat higher than in July.

#### Federal Security Administrator

Paul V. McNutt, Administrator of the Federal Security Agency since its organization in 1939 and Chairman of the War Manpower Commission since 1942, was appointed High Commissioner of the Philippines by President Truman and took the oath of office on September 14. Mr. McNutt had previously served as High Commissioner for 2 years before his appointment to head the Federal Security Agency, and he will be concerned mainly with rehabilitation and reconstruction of the Philippine economy. Watson B. Miller was confirmed by the Senate on October 11 to succeed Mr. McNutt as Federal Security Administrator; Mr. Miller had served as Assistant Administrator since early in 1941.

#### Transfer of U. S. Employment Service

The War Manpower Commission was terminated by the President on September 19 (Executive Order No. 9617), and all its functions were transferred to the Department of Labor, except the Procurement and

Assignment Service, which was made part of the Federal Security Agency. The Executive order also transferred the National War Labor Board and the Retraining and Reemployment Administration to the Department of Labor and specified that they and the U. S. Employment Service are to be administered as organizational entities within the Department.

To maintain the essential coordination of the functions of the public employment service and unemployment compensation, the President directed the Department of Labor to make available to unemployment compensation administrative agencies such services, information, and facilities of the U. S. Employment Service as the Secretary of Labor shall find not inconsistent with the Executive order. When Federal funds under the jurisdiction of the Social Security Board are involved, the services, information, and facilities are to be furnished only when, and to the extent that, the Social Security Board shall approve.

#### National Back-to-School Drive

As members of the Federal Interagency Committee on Youth Employment and Education, the Bureaus of Public Assistance and Employment Security of the Social Security Board are cooperating in the National Back-to-School Drive for 1945-46, sponsored by the Children's Bureau and the U. S. Office of Education as part of the Committee's larger program. The drive is being backed also by the Office

of War Mobilization and Reconversion, the Retraining and Reemployment Administration, and many national and community organizations. Federal agencies whose programs particularly concern young people make up the Interagency Committee, which was organized last spring to evolve common principles and draw up plans of action in relation to the employment and education of boys and girls aged 14 to 20. The purpose of the Committee was to help the agencies develop a coordinated Federal policy and formulate principles which might be transmitted to the operating agencies in the States and localities.

In the spring of 1945 nearly 3 million boys and girls of high-school age were employed; half of them had dropped out of school entirely and the rest had part-time jobs. Wartime opportunities for work were so attractive, in fact, that the number of boys and girls enrolled in high schools throughout the country in the 1944-45 school year was more than a million below that in 1940-41. The objective of the Committee is to induce these youngsters to return to school and to persuade others to stay in school, not only for their own future welfare but also that they may not compete, before their time, with adult workers for jobs in the postwar labor market.

The Bureau of Public Assistance, in a letter to State agencies administering public assistance, called attention to their responsibility in this campaign. One of the objectives of aid to dependent children is to provide funds so that children needing financial assistance may have educational opportunities that will enable them to make the maximum use of their capacities; agencies administering public assistance hold the key to educational opportunities for boys and girls whose return to school means that their families will need financial help.

The Bureau suggested that the State agencies, through policy development and field supervision, give direction to local agencies in (1) giving assistance quickly to families who will be in need because of a reduced family income when children leave jobs for school; and (2) helping the children by giving full consideration to school expenses, which would mean

(Continued on page 16)

## Permanent Committee of the Inter-American Conference of Social Security

NINETEEN COUNTRIES were represented at the second meeting of the Permanent Committee of the Inter-American Conference of Social Security, held in Mexico City July 23-28. This was the first meeting of the Committee since it was established in July 1942 at the First Inter-American Conference in Santiago, Chile, to provide a continuing organization between the regular sessions of the general Conference, to carry out the Conference decisions, and to promote cooperation among the social security institutions of the various countries.

The delegate from the United States was Arthur J. Altmeyer, Chairman of the Social Security Board and Chairman of the Inter-American Committee. Wilbur J. Cohen, Assistant Director of the Bureau of Research and Statistics of the Social Security Board, attended as technical adviser to the United States delegate. Robert Watt, member of the American Federation of Labor, attended as the labor representative on the tripartite delegation of the International Labor Organization.

The other countries represented were: Argentina, Bolivia, Brazil, Canada, Chile, Colombia, Costa Rica, the Dominican Republic, Ecuador, El Salvador, Guatemala, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay, and Venezuela. Representatives of the International Labor Organization, the Pan American Union, and the Pan American Sanitary Commission also attended as members of the Committee.

### Opening Session

Some 5,000 persons crowded the Hall of Honor of the Palace of Fine Arts for the first plenary session, which was formally opened by Mr. Altmeyer as Chairman of the Committee. The President of Mexico, Manuel Avila Camacho, was guest of honor and delivered the principal address. Other guests included officials of the Mexican Government and representatives of employer, labor, and scientific organizations. In his opening speech Mr. Altmeyer referred briefly to the developments in the field

of social security<sup>1</sup> in the Western Hemisphere during the past few years and spoke of the responsibility with which the Committee was charged by the Inter-American Conference and the recent Conference on the Problems of War and Peace, not only to encourage the creation of new systems of social security and improvement of those already established but also to watch that, in building or rebuilding the systems, the principles of a sane economy, a permanent financial stability, and a just and modern social viewpoint shall be maintained. "We also have," he concluded, "a grave responsibility to our own countries, which we can fulfill only if we here reaffirm our faith in the inter-American organization of social security and if we give it the tools it must have to accomplish its objectives."

The task of the United Nations, President Avila Camacho declared in his address, did not end with the overthrow of the Axis armies. Universal and lasting peace can be achieved only in a society based on a stable foundation, in which man does not live to conquer his fellowman or to exploit him but, rather, to encourage, help, and work with him in mutual helpfulness and hope. To guarantee freedom from anxiety, ignorance, the scourge of illness, and the uncertainties of the future, collective political security must be based on comprehensive social security. That security must be a right in which all share, without distinctions of race, sex, age, country, or religion; it must benefit alike wage earners, women and children, mothers and widows—in a word, all elements of society.

The President concluded by saying that the hopes of Mexico would not be limited to the action which could be taken in the field of social security in his country. It was his hope that the Committee's deliberations would help advance and perfect the existing systems in the hemisphere and that its activities would make possible the

establishment in the Americas of "the groundwork of a new life, founded on a continental solidarity free from the anguish of exploitation, from the baseness of selfishness, and from the ignominy of injustice."

In the name of the delegates, G. Monrroy Block, Bolivian Minister of Labor, Health, and Social Insurance, responded to the Presidential address and predicted the success of the deliberations about to be inaugurated. Jef Rens, Assistant Director of the International Labor Office, spoke in behalf of that organization, and Pedro de Alba, Assistant Director of the Pan American Union, spoke for the Union.

### Regular Sessions

The work of the Committee, which centered mainly on planning for the next meeting of the Inter-American Conference, election of officers, and adoption of a budget for 1946 operations, went forward in the eight sessions following the inaugural gathering.

*Committee regulations.*—Regulations governing the work of the Permanent Committee were unanimously adopted. They included the decision that the Chairman and Vice-Chairman should be elected from the members of the Committee by a majority vote; that the Committee should decide the order of business for the meetings of the general Conference, as well as the place and date; that it should name whatever technical commissions were considered necessary and fix the number of members, the composition, and the field of action of each commission; that the annual budget should be approved by a majority vote of the Committee members; and that the Executive Committee, created by statute of the Conference, should consist of the Chairman, Vice-Chairman, and four other members of the Permanent Committee, and a representative of the country in which the next meeting of the Conference is to be held, if that country is not already included among the members named. During the course of the debate on the last point it was made clear that, though these representatives would be appointed by the government of each country, consideration should be given in the appointment to officials of existing social security institutions.

<sup>1</sup> See Altmeyer, Arthur J., "The Progress of Social Security in the Americas in 1944," *International Labour Review*, Vol. 51, No. 6, June 1945, pp. 699-721.



**Officers.**—Arthur J. Altmeyer was unanimously reelected Chairman of the Committee. Ignacio García Téllez, Director General of the Mexican Institute of Social Security, was elected Vice-Chairman. Alejandro Flores Zorrilla, of the ILO, continued as Secretary-General.

Delegates from Brazil, Chile, Costa Rica, and Peru were named to serve, along with the Chairman and Vice-Chairman, as members of the Executive Committee.

**Technical commissions.**—An important aspect of the Committee's deliberations was the decision to create two technical commissions—one on social security statistics and one on medical problems. It was left to the Executive Committee to name the eight members of each commission.

Concerning the commission on statistics, the recommendation placed before the Committee outlined the problems facing the user of social insurance statistics, especially the discrepancies among data from different official sources, even different organizations in the same country. It was emphasized that any country which wishes to establish or make changes in its social insurance system must base its actuarial and financial estimates on comprehensive statistical data, which are not uniformly available. The statistical commission, the recommendation declared, should have as its objectives the determination of the minimum data necessary for each social insurance institution; comparability of statistics in this hemisphere and their possible standardization; and elaboration and development of a common plan for such statistics in the Americas.

The proposal to establish a commission on medical problems pointed out that the commission had a practically unlimited field for its labors. As a first step, it should study the question of a nationally organized medical service—the agency to direct and control the program; the unification or coordination of medical resources under this agency; the basic organization of the services; determination of the regions in which the services should be established and of the special characteristics of each region; the type of regional service as well as the material, equipment, and person-

nel necessary; and the consideration of these problems at the local level.

**Budget for 1946.**—It was voted that the participation of each country in financing the work of the Committee would be based on a system of budgetary units, such as is in effect for membership in the ILO, and that each country would pay on the basis of the units assigned for ILO participation.

A budget of \$30,000 was adopted for 1946. More than half of this sum will be used to pay the costs of the meetings of the two new technical commissions. Almost one-fourth of the budget will be devoted to publications. It was voted to drop the provisional designation of the Committee's *Provisional Bulletin*, of which seven issues have already been published, and continue it as a regular, official publication.

In the course of the budget discussion, it was made clear that the Committee and the Conference have been able to function on so small a budget only because of the help received from the ILO through the Committee's Secretary-General, as well as the assistance given by the countries in which the meetings of the Committee and the Conference have been held.

**Next Inter-American Conference.**—The invitation from the Brazilian Government, extended by Floravanti A. di Pieró, to hold the next meeting of the Inter-American Conference in Rio de Janeiro was accepted by the Executive Committee. The meeting will be held toward the end of 1946, at which time the Permanent Committee will also have its next meeting. Several topics were proposed for the agenda of the Conference, including social security statistics, insurance of occupational risks, and unemployment insurance and related matters.

In accordance with the practice established for the Santiago meeting, when Chile, Peru, and the United States prepared reports for presentation at the Conference, the Executive Committee requested the Canadian delegation to develop a report on unemployment and related problems and the most efficacious means of achieving and maintaining full employment; the Mexican delegation was asked similarly to prepare a report on insuring occupational risks through social rather than commercial insurance.

The Permanent Committee also ap-

proved the proposal of the Central American delegations that a meeting be held in Central America, under the auspices and technical direction of the Committee. The purpose of the meeting would be to discuss common problems, stimulate the creation of social security systems, and so far as possible unify the plans and structures of the programs already established or proposed.

**Other Committee action.**—During these sessions, reports on social security developments in their own countries were made by various members of the Committee, including Edgardo Rebagliati, Technical Adviser of the Social Security Fund of Peru; Oscar Pacheco, Adviser to the Embassy of the Dominican Republic in Mexico; Napoleón Viera Altamirano, Ambassador from El Salvador; César Mesa, Technical Adviser to the Guatemalan delegation; Guillermo Padilla Castro, Assistant Director of the Social Security Fund of Costa Rica; Benjamín Carrión, Chairman of the Institute of Social Insurance of Ecuador; C. C. Ebberts, Second Secretary of the Canadian Embassy in Mexico; and Alfredo Almada, Chairman of the Pensions Institute of Uruguay. Representing the International Labor Organization, Philon Philon spoke as the government representative, Fernando Yllanes Ramos for the employer group, and Robert Watt for the labor group.

Several delegates spoke movingly of the outstanding contribution made by the late Osvald Stein, Assistant Director of the ILO and the Committee's first Secretary-General. It was voted to commemorate his services in a bibliography of social security, to bear his name. Other expressions of gratitude were voted to the ILO, for its continuing interest in and assistance to both the Conference and the Committee, and to the Office of the Coordinator of Inter-American Affairs, and especially to its former Director, Nelson D. Rockefeller, for the financial assistance given the Committee. At the final session a unanimous vote of thanks was extended to the Mexican authorities, and especially the Mexican Institute of Social Security, for their part in making the meeting a success, and also to the press, both Mexican and international, for its intelligent and comprehensive coverage of the meetings.

## Paternal Orphans

By Thomas J. Woofter, Jr.\*

UNDER CONDITIONS prevailing from 1922 to 1940, more than 350,000 children lost their fathers each year by death. By the time they reached their eighteenth birthday, nearly 15 percent of the children who lived to that age had become paternal orphans.<sup>1</sup> This volume of orphanhood indexes complex needs for assistance and special services which arise from family disorganization.<sup>2</sup> From the viewpoint of the social security programs, the number of paternal orphans measures the need for survivor benefits and the largest category of children who may need aid to dependent children.

### Paternal Orphans in 1940

The determination of the number of paternal orphans of all ages under 18 is a somewhat complex problem because the census makes no direct count of such persons and does not record the number of dependents of deceased males. It is possible, however, to estimate the number of children who survive their fathers up to each birthday by the use of life tables and the application of the derived death rates to the actual number of births for each of the previous 18 years.<sup>3</sup> Table 1 presents these estimates for 1940. Column 1 shows the age of the child; column 2, the proportion of fathers dying during each year following the child's birth; column 3, the proportion dying between the birth of the child and the given anniversary of the child's birth; column 4, the proportion of surviving fatherless children at each age up to

the eighteenth birthday; column 5, the year of birth of children of the given age in 1940; column 6, the actual number of births corrected for under-registration; and column 7 (the product of columns 4 and 6), the estimated number of paternal orphans surviving to each age in 1940. This count yields an estimate of more than 3.3 million at that time, or over 8 percent of the total number of children under age 18 who were enumerated by the 1940 census.

It is also possible to estimate from the 1940 census data the approximate distribution of the 3.3 million orphans by relationship to the head of the family. This distribution is as follows:

Head of family	Number of orphans
Female:	
Widow .....	1,950,000
Other .....	150,000
Male:	
Stepfather .....	900,000
Grandfather or other relative .....	150,000
Not in private families (institutions, servants, and lodgers) .....	150,000

### Duration of Orphanhood

It is apparent from the rapidity with which orphans increase in number in the ages from 13 to 18 that this is a most critical age with respect to the risk of losing a father. In fact, slightly more than one-third of the paternal orphans in 1940 were in their sixteenth, seventeenth, and eighteenth years. For this reason, the average age when orphanhood occurs does not fall in the middle of childhood (age 9) but is actually at age 10.1. This being the case, the average orphan who survives would have 8 years between the loss of the father and attainment of the eighteenth birthday. The reduction by probable deaths of children between 10 and 18 decreases the expected duration of orphanhood to about 7.8 years.

Since the average age of fathers, 1922-39, was 32 years when children were born, the average age of fathers at death was 42 years. This is manifestly too early in life either to have attained maximum earning capacity or to have accumulated an adequate estate for the support of survivors.

### Future Trends

The projection of the number of orphans up to 1945 and for 5 or 10

Table 1.—Paternal orphans in 1940

Child's age at next birthday <sup>1</sup>	Number of fathers dying <sup>2</sup> (per 100,000 at child's age 0)		Number of children surviving fathers (per 100,000 fathers at child's age 0)	Year of birth	Number of births during specified calendar year <sup>3</sup>	Number of paternal orphans surviving in 1940 at age indicated in col. 1 (col. 4 × col. 6)
	During year indicated in col. 1	By end of year indicated in col. 1				
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.....	634	634	592	1939	2,427,000	14,308
2.....	658	1,292	1,200	1938	2,448,000	29,376
3.....	682	1,974	1,829	1937	2,358,000	43,127
4.....	706	2,680	2,478	1936	2,330,000	57,737
5.....	735	3,415	3,140	1935	2,359,000	74,073
6.....	765	4,180	3,841	1934	2,373,000	91,148
7.....	797	4,977	4,563	1933	2,278,000	103,945
8.....	830	5,807	5,313	1932	2,400,000	127,512
9.....	867	6,674	6,097	1931	2,460,000	149,986
10.....	905	7,579	6,912	1930	2,565,000	177,293
11.....	944	8,523	7,775	1929	2,525,000	196,319
12.....	985	9,508	8,652	1928	2,612,000	225,990
13.....	1,030	10,538	9,555	1927	2,733,000	261,236
14.....	1,077	11,615	10,524	1926	2,767,000	291,199
15.....	1,125	12,740	11,530	1925	2,829,000	326,184
16.....	1,174	13,914	12,564	1924	2,893,000	363,477
17.....	1,233	15,147	13,647	1923	2,823,000	385,255
18.....	1,280	16,427	14,768	1922	2,792,000	412,323

<sup>1</sup> Average age at birthday following January 1940.

<sup>2</sup> Mortality rates 1929-31; white male rate weighted by 7, Negro male rate by 1 (basis, 1 father for each birth).

Average of col. 2 = Percent of fathers dying each year (.91).

Average of col. 2 weighted by col. 1 = Theoretical average age of children when fathers die (10.1).

Average of col. 4 = Theoretical percent of children born who become orphans (6.8).

Average of col. 4 weighted by col. 1 = Theoretical age of orphans when enumerated.

Average of col. 7 weighted by col. 1 = Actual age of orphans when enumerated in 1940.

Total of col. 7 = Total paternal orphans, 3,330,548.

<sup>3</sup> Vital statistics, U. S. Census, corrected for under-registration.

The application of theoretical measures assumes an equal number of births each year. Actual measures are derived by application of probabilities to actual number of births.

\*Director of Research, Federal Security Agency.

<sup>1</sup> As used in this article, a paternal orphan is one who survives his father, regardless of his subsequent legal custody.

<sup>2</sup> Cf. Lotka, A. J., "Orphanhood in Relation to Demographic Factors," *Metron*, Vol. 9, p. 3; and Spiegelman, M. J., "The Broken Family, Widowhood and Orphanhood," *Annals of the American Academy of Political and Social Science*, November 1936.

<sup>3</sup> In some respects such calculations are subject to less error than an actual enumeration for the reason that, when a family head is questioned as to the number of his children, biological and legal parentage may be confused and his answer may include both his own children and those acquired by marriage or adoption.

Table 2.—*Paternal orphans in 1945, 1950, and 1955*<sup>1</sup>

Child's age at next birthday	1945 <sup>2</sup>		1950 <sup>3</sup>		1955 <sup>4</sup>	
	Number of births, 1927-44	Number of paternal orphans	Number of births, 1932-49	Number of paternal orphans	Number of births, 1937-54	Number of paternal orphans
Total.....		2,782,451		2,513,103		2,658,111
1.....	2,990,000	15,039	2,510,000	10,868	2,430,000	10,522
2.....	3,140,000	32,875	2,530,000	22,315	2,440,000	21,521
3.....	3,030,000	51,328	2,550,000	34,629	2,450,000	33,271
4.....	2,722,000	89,067	2,650,000	48,878	2,470,000	45,744
5.....	2,554,000	70,669	2,750,000	65,230	2,490,000	50,628
6.....	2,427,000	82,081	2,990,000	87,248	2,510,000	73,242
7.....	2,448,000	98,165	3,140,000	109,837	2,530,000	88,499
8.....	2,358,000	110,410	3,030,000	124,442	2,550,000	104,728
9.....	2,330,000	125,477	2,722,000	129,929	2,650,000	125,875
10.....	2,350,000	143,594	2,554,000	138,708	2,750,000	149,355
11.....	2,373,000	165,262	2,427,000	149,528	2,990,000	184,214
12.....	2,278,000	174,902	2,448,000	169,255	3,140,000	217,100
13.....	2,400,000	204,240	2,358,000	185,674	3,030,000	234,734
14.....	2,460,000	233,404	2,330,000	200,520	2,722,000	234,145
15.....	2,565,000	264,964	2,359,000	224,623	2,554,000	243,192
16.....	2,525,000	285,350	2,373,000	248,880	2,427,000	254,544
17.....	2,612,000	302,059	2,278,000	261,651	2,448,000	281,177
18.....	2,733,000	365,565	2,400,000	300,888	2,358,000	296,622

<sup>1</sup> Estimated on the assumption that all fathers had remained in civilian life.

<sup>2</sup> Mortality rates 1930-39.

<sup>3</sup> 1939-41 mortality rates were used. It was assumed that the prewar trend in births would be

resumed in 1948-54 and that improvement in adult male mortality would be offset by increased age of postwar fathers and increased proportion of children surviving.

years thereafter may be estimated with reasonable accuracy because the children who will be aged 10 to 18 in 1955 have already been born and assumptions need be made with respect only to birth rates and death rates from 1945 to 1955, which affect the children who will be in the younger ages in 1955 and will contribute a smaller proportion of the orphans. These projections have been made with allowance for improvement in mortality rates and for the reduction in average age of fathers because of the younger wartime marriages and with the assumption that the postwar birth rates will return to the slightly declining trend predicted by Thompson and Whelpton under their medium fertility estimates. Table 2 shows these projections up to 1955, without allowance for orphans from military casualties. Children orphaned by military deaths are not all net additions to the orphan population since some of these children would have lost their fathers from natural causes in civilian life.

The number of orphans was probably at a peak in 1940, although the proportion of orphans in the total

child population was lower than in previous years. Both the number and proportion of orphans decline after 1940 because mortality is improving and the upper teen ages in 1940 included the unusually large numbers of children born from 1922 through 1926. From 1940 to 1944 this large group passed their eighteenth birthday, and the equally large number of war babies born from 1940 through 1944 had fathers who were still young and, except for the war risk excluded from this estimate, had had a shorter exposure to death at improved death rates. Hence the number of orphans drops to 2.8 million in 1945 and 2.5 million in 1950. By 1955, however, there will be a slight rise to 2.7 million because of the fact that the large numbers of war babies of the early 1940's will then have reached their late teens, when their fathers have been exposed to death for a number of years. This factor will persist up to about 1960, when the number of fatherless children may again approximate 3 million.

When the effects of the unusually large number of war births have been eliminated from the population—by

1965—the number of orphans will slowly decline from a level of about 2.5 million.

The pronounced decline in number of orphans from 1940 to 1945 (a decrease of 16 percent) suggests that this has been one of the primary factors in the decrease in the number of children receiving aid to dependent children. Since the force of this factor is weakening and since an actual increase in number of paternal orphans will probably occur from 1950 to 1965, it can be expected that more fatherless children will appear in this category if other factors remain the same. One offsetting condition will be the inevitable increase in the number of fatherless children who are entitled to survivor benefits under old-age and survivors insurance; in June 1945 there were 360,000.

#### Factors Affecting the Estimates

The estimates would be affected in varying degrees by different selection of mortality rates. In these estimates, life tables of a date just below the middle of the span of children's births have been used because of the shape of the trend of annual mortality.<sup>4</sup>

The use of death rates among the married population, rather than general mortality rates, would cause some reduction in the estimates. Such rates were not used, however, for two reasons: (1) satisfactory tables are not available for years prior to 1940; (2) a reduction from such rates would be more than offset by the correlation between high birth and death rates and low incomes. If it were possible to obtain reliable birth and death rates by socioeconomic status, the correlation of high birth rate and high death rate with low income would probably result in a greater number of orphans in the low-income families and increase the estimate of the total number.

<sup>4</sup> Somewhat greater accuracy could be obtained by the use of single-year or generation mortality rates.



## State Differences in Unemployment Compensation Employer Taxes

By Rachel S. Gallagher\*

IN GENERAL OUTLINE, all State unemployment compensation taxes fall within the framework of the Federal Unemployment Tax Act. In every State the tax is levied on pay roll, excluding wages in excess of \$3,000 a year. State differences in the groups subject to the tax are not extensive. In all but four States<sup>1</sup> employer taxes are the only source of revenue for financing the program. All but six States<sup>2</sup> vary rates according to employers' experience with unemployment or compensation. The range of State rates has tended more and more to be limited by the 2.7-percent maximum allowed as credit under the Federal act, as States have done away with "penalty rates" for employers with relatively high records of unemployment.

Because of these similarities, employer taxes levied by the States to finance unemployment compensation probably differ less from State to State than other State taxes earmarked for particular purposes. Disparities are constantly increasing, however. If experience-rating provisions were uniform, differences in rates actually paid by employers would arise from economic causes and differences in benefit levels. When one State has little unemployment while another has major employment dislocations, tax rates in the two States will differ, even if all provisions relating to contributions and benefits are the same. When two States have similar unemployment conditions and similar unemployment compensation laws but radically different wage levels, both income and outgo of their unemployment funds will differ; in a high-wage State the revenue per covered worker at a given tax rate will be greater and more workers will qualify for higher benefit amounts, with resulting higher benefit costs. When two States have similar employment conditions and similar wage levels but different benefit formulas, rates determined under

similar experience-rating provisions will differ.

This study, however, is not concerned with economic differences but with differences in the State laws and consequent differences in the taxes paid by employers in similar circumstances. Before weighing the differences, it should be emphasized that, if taxes in any State are comparatively high because of the liberality of its benefit formula, economic and social advantages may have been created which far outweigh any competitive disadvantage ascribable to a higher tax.

It is essential that, over a period of years, there should be a close correlation between the total costs and total revenue of the unemployment compensation program. Most States have some over-all controls<sup>3</sup> for adjusting income to costs. In the main, however, the States provide for the correlation between revenue and expenditure on an individual employer basis through experience rating. Such methods of correlation differ radically. In the 45 States that now have experience rating, the provisions differ so greatly that, regardless of economic differences, there is no assurance that, in identical circumstances, employers in any two States will pay the same tax. The contribution paid by an employer in one State may be more than twice as much as he would pay if he had been operating under exactly the same conditions in another State with different tax provisions.

### Latitude in Federal Requirements

Neither the Social Security Act of 1935 nor the Federal Unemployment Tax Act of 1939 provides a single uniform set of standards which must be met by the States if employers are to receive "additional credit"<sup>4</sup> for rate

\*See "Fund Protection Provisions in State Unemployment Compensation Laws," *Social Security Bulletin*, Vol. 8, No. 5 (May 1945), pp. 35-39.

<sup>4</sup>"Additional credit" is the credit permitted against the Federal unemployment tax for the difference between the amount of the contribution at the reduced rate and the amount that would have been required had the employer paid 2.7 per-

cent of his pay roll, which is 90 percent of the 3-percent Federal tax.

reductions granted under the experience-rating provisions of State laws. One set of standards was provided for rate reductions to a pooled fund; another applied to reserve accounts, and still another to guaranteed employment accounts.<sup>5</sup> Moreover, the standards for pooled-fund reductions were general rather than explicit and the standards for reserve-account reductions were explicit but not comprehensive.

The pooled-fund laws were adopted on the theory that the risk of unemployment should be spread among all employers and that workers should receive benefits regardless of the relationship between the contributions paid by the individual employer and the benefits paid his workers. Section 910(a)(1) of the Social Security Act of 1935 specified that a taxpayer could receive additional credit for a lowered rate of contribution to a pooled fund if the rates were based on "not less than 3 years of compensation experience." No other standards were outlined. The pooled-fund States were free to experiment with rate reduction as long as the basis of the reduced rates met this very general requirement. The amendments of 1939 gave still further leeway. The use of "compensation" as the basis for rate reduction was no longer necessary. A more general phrase—"experience with respect to unemployment or other factors bearing a direct relation to unemployment risk"—was substituted in section 1602(a)(1) of the Federal Unemployment Tax Act.

For reserve accounts, in contrast, the Federal standards for reduced rates were designed to ensure the accumulation, by each subject employer, of a reserve from which compensation would be paid to his workers when unemployed. These standards provide for the maintenance of the integrity of the account by limiting payments into and withdrawals from it and list certain conditions which an employer's account must meet before he is granted a rate reduction. The definition of reserve account in the Federal act limits withdrawals from the account of the individual employer to compensation payable on the basis of

cent of his pay roll, which is 90 percent of the 3-percent Federal tax.

<sup>5</sup>The guaranteed employment account section is inoperative, since no State has requested certification for additional credit permitted under such provisions.

\*Bureau of Employment Security, Administrative Standards Division, Legislation Section.

<sup>1</sup>Alabama, California, New Jersey, and Rhode Island have additional revenue from workers' contributions.

<sup>2</sup>Alaska, Mississippi, Montana, Rhode Island, Utah, Washington.

services performed for him. Furthermore, all such compensation must be paid from the particular employer's account unless the account is exhausted. The definition of balance limits payments to the account to the employer's contribution. Without these definitions the balance required for rate reduction under the reserve-account standards would have little meaning.

In the 1935 act, section 910 (a) (3) provided that a taxpayer would be allowed additional credit against his Federal tax for a reduced rate to his reserve account only (1) if benefits had been payable from the account during the preceding year and (2) if the balance in the reserve met two tests: if it equaled or exceeded five times the largest amount of benefit payments in any 1 of the 3 calendar years preceding the date of computation and at the same time equaled 7½ percent of the last annual pay roll. The 1939 amendments to the reserve-account requirements, which were not effective until 1942, did not change the essential character of the standards. However, the 7½ percent of the last year's pay roll was changed to 2½ percent of the aggregate pay rolls for the last 3 years, and a requirement was added that contributions must have been payable to the account during those years.

### Diversity in Types of Experience-Rating Systems

In the absence of either uniform or comprehensive Federal standards for additional credit, it was inevitable that the experience-rating provisions of State laws would vary and that the number of such variations would increase with each legislative year. The most significant of the variations grows out of differences in the formulas used for rate determination. At present there are five distinct systems, usually identified as reserve-ratio, benefit-ratio, benefit-wage, compensable-separation, and wage-base formulas.

In spite of essential differences, all systems have certain common characteristics. All formulas are devised to establish the relative experience of individual employers with unemployment or benefit costs. To this end, all have factors for measuring each employer's experience with unemployment or benefit expenditure and all compare this experience with a meas-

ure of exposure to establish the relative experience among employers.

The factor used to measure experience with unemployment is the heart of the rating system. It is the basic *variable* which makes it possible to establish the relative incidence of unemployment among the workers of different employers. Differences in such experience represent the major justification for differences in tax rates, whether the purpose is to provide an incentive for stabilization of employment or to allocate the costs of unemployment. As a guide to the relative risk of unemployment among employers, each individual employer's unemployment record is compared with his pay roll.

Here, however, any similarity in the five systems ends. They differ in the construction of the formulas, in the factors used to measure experience and the methods of measurement, in the number of years over which the experience is recorded, in the presence or absence of other factors, and in the relative weight given the various factors in the final assignment of rates.

### Reserve-Ratio Formula

The reserve ratio was the first of the experience-rating formulas. It is now used in 22 pooled-fund States\* and 5 reserve-account States.<sup>7</sup> South Dakota, a reserve-account State, and Vermont combine the reserve ratio with the benefit-ratio system.<sup>8</sup> Benefits paid to the individual worker are used in the pooled-fund States as the measure of employers' experience with unemployment and in the reserve-account States to establish the liability of each employer's account for

\* Arizona, Arkansas, California, Colorado, District of Columbia, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Maine, Missouri, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Oregon, South Carolina, Tennessee, West Virginia.  
<sup>7</sup> Indiana, Kentucky, Nebraska, North Carolina, Wisconsin. Indiana and Wisconsin adopted amendments, effective in 1946, which repeal the reserve-account provisions and establish pooled funds.

<sup>8</sup> The reserve ratio in South Dakota is used (1) to determine whether an employer qualifies for rate reduction on the basis of his benefit ratio and (2) to determine eligibility for (a) the initial reduction to 2 percent and (b) a zero rate. Regardless of his benefit ratio no employer is required to contribute in South Dakota if his reserve ratio is equal to or in excess of 10 percent. In Vermont the reserve ratio is used to determine eligibility for rate reduction and as a basis for the assignment of the initial reduction to 2.4 percent.

the benefits paid to his unemployed workers. Regardless of the type of fund, the formulas are the same. The system is essentially simple cost accounting, designed to keep the income from each employer at a point which will meet the cost of benefits paid to his workers and at the same time ensure a certain reserve for emergencies. On each employer's account are entered the amount of his pay roll, his contributions, and the benefits paid to his workers. The benefits are subtracted from the contributions and the resulting balance is divided by the pay roll to determine the size of the balance in terms of the potential liability for benefits inherent in wage payments; a balance of \$10,000 may be adequate for an employer with a \$100,000 annual pay roll and low for an employer with a \$400,000 pay roll. Rates are assigned according to a schedule of rates for specified ranges of reserve ratios. The higher the ratio, the lower the rate. The formula is designed to make sure that no employer will be granted a rate reduction unless over the years he contributes more to the fund than his workers draw in benefits.

### Benefit-Ratio Formula

The benefit-ratio formula also uses benefits as the measure of experience but eliminates contributions from the formula. It is used without modification in 5 States\* and in modified form in 3 States.<sup>9</sup> It provides for a direct comparison between benefits and pay roll, using the ratio of benefits to pay roll as the index for rate variation. If an employer's pay roll was \$100,000 and his workers received \$2,000 in benefits, his index would be 2 percent.

The theory is that, if each employer pays a rate which is the equivalent of or slightly higher than his ratio, the system will be adequately financed. This principle is illustrated in the following schedule in the Michigan law.<sup>11</sup>

\* Florida, Maryland, Minnesota, Nevada, Wyoming.

<sup>10</sup> Michigan, Vermont, and South Dakota limit rate reductions to employers meeting certain reserve requirements. In contrast to South Dakota and Vermont, however, Michigan assigns rates to employers who meet the reserve requirements on the basis of the benefit-ratio formula only.

<sup>11</sup> The standard rate in Michigan is 3 rather than 2.7 percent. A 1945 amendment adds a reserve requirement which is prerequisite to any rate reduction for

If the employer's benefit ratio is:	His rate will be: (in percent)
Less than 1.0 percent	1.0
1.0 and less than 1.3	1.3
1.3 and less than 1.6	1.6
1.6 and less than 1.9	1.9
1.9 and less than 2.2	2.2
2.2 and less than 2.5	2.5
2.5 and less than 2.8	2.8
2.8 and less than 3.1	3.1
3.1 and less than 3.4	3.4
3.4 and less than 3.7	3.7
3.7 or more	4.0

Unlike the reserve ratio, the benefit ratio is geared to short-term rather than long-term experience. The balance carried forward each year under the reserve-ratio plan is ordinarily the difference between the employer's total contributions and the total benefits received by his workers since the law became effective. Under the pure benefit-ratio plan, only the benefits paid in the most recent 3 years are used in the determination.<sup>22</sup> Under the reserve-ratio system the employer must accumulate and maintain a specified reserve before his rate is reduced. Under the benefit-ratio system he must keep currently abreast of his obligations.

The major difference in the reserve-ratio and benefit-ratio systems lies, however, in the effect of changing pay roll upon rates. Under the reserve-ratio system an increasing pay roll tends to increase rates and a declining pay roll, to decrease rates. Under the benefit-ratio and all other systems, the pull of an increasing pay roll is in the opposite direction, that is, an increasing pay roll may in and of itself reduce rates. In other words, in relation to pay roll, a reserve must be high before rates can be reduced, while benefits must be low to justify rate reduction.

### Benefit-Wage Formula

The benefit-wage formula, in use in 8 States,<sup>23</sup> is radically different. Unlike the reserve-ratio and benefit-ratio systems, it makes no attempt to measure all compensated unemployment. The relative experience of employers is measured by the separations of workers which result in benefit payments, but the duration of their unemployment is not a factor. Only one

the years 1945 and 1946: the contributions paid by the employer since Jan. 1, 1939, must exceed the benefits paid his workers by 5 percent of the preceding year's pay roll.

<sup>22</sup> See page 11 for the Nevada and South Dakota exceptions to this general practice.

<sup>23</sup> Alabama, Delaware, Illinois, Massachusetts, Oklahoma, Pennsylvania, Texas, Virginia.

separation per worker per benefit year is recorded. The separations, weighted with the wages earned by the worker with each employer in his base period, are recorded on each employer's experience-rating record as "benefit wages."

The index which is used to establish the relative experience of employers is the ratio of the employer's benefit wages to his total wages. If employer A has a \$100,000 pay roll and employer B has a \$75,000 pay roll, and each pays \$25,000 to workers who later become unemployed and receive compensation, the risk of unemployment in B's establishment is deemed the greater. A's experience factor

would be  $\frac{25,000}{100,000}$  or 25 percent; B's,

$\frac{25,000}{75,000}$  or 33.3 percent. As in the benefit-ratio formula, experience used in the rate determination is limited to 3 years. A rise in the pay roll tends to lower the index and the rate. In this case, however, the tendency to lower the index may be somewhat offset because a rising pay roll may mean higher base-period wages for individual workers. In consequence, the amount of benefit-wage charges for each worker who later becomes unemployed may be higher than it would have been following a period of low wage levels.

The formula is designed to assess variable rates which will replenish the fund by raising the equivalent of the amount paid out for benefits. The total amount to be raised is distributed among employers in accordance with their benefit-wage ratios, i. e., the employer with a high ratio pays more per dollar of pay roll than the employer with a low ratio. The first step is to determine the percentage relationship between total benefit payments and total benefit wages in the State during 3 years. For example, if benefits were \$2 million and total benefit wages \$25 million, the ratio would be  $\frac{2,000,000}{25,000,000}$  or 8 percent. This ratio is known as the "State experience factor"; it means that, on the average, the compensated workers received 8 cents in benefits for every dollar of benefit wages and that 8 cents in taxes for every dollar of benefit wages is needed to replenish the fund.

The final step in determining individual employers' rates involves multiplying the employer's experience factor by the State experience factor.

If the State experience factor is 8 percent and an employer's benefit-wage ratio is 10 percent, his rate will be 10 percent of 8 or 0.8 percent. An employer with a ratio of 30 percent would have three times that rate or 2.4 percent. The multiplication is facilitated by a table which assigns rates which are the same as, or slightly more than, the product of the employer's benefit-wage ratio and the State factor. The range of the rates is limited by a minimum and a maximum. The minimum and the rounding upward of some rates tend to increase the amount which would be raised if the plan were effected without the table. Under ordinary conditions, however, this increase may be more than offset by the reduction in revenue from employers who would have paid higher rates if it had not been for the limit set by the maximum. As a result, the yield may fall short of replenishment.

### Compensable-Separation Formula

Like the States with benefit-wage formulas, Connecticut uses compensable separations as a measure of the employer's experience with unemployment and limits the measure for each employer to one separation per worker per benefit year. The system differs, however, in every other respect. The separation of the worker is weighted by his weekly benefit amount. If there is no previous entry for that worker for the current benefit year, the weekly benefit amount is entered on the experience-rating record of each employer who gave the worker employment during at least 4 different calendar weeks in the 56 days preceding the beginning of the worker's compensable period.

The aggregate pay roll for 3 years is then divided by the sum of the entries over the 3 years to establish an index. Rates are assigned on the basis of an array of pay rolls in the order of the indexes.<sup>24</sup>

### Wage-Base Formula

The wage-base plan recently adopted in New York differs from all other plans in every essential feature. First of all, rate classification is in-

<sup>24</sup> The array used approximates a 2.1-percent yield if the fund is 2 percent or more of pay rolls for the preceding 3 years, and 2.4 percent if the fund is  $1\frac{1}{4}$ -2 percent. If the fund falls below  $1\frac{1}{4}$  percent of the 3-year pay roll, no reduced rates are permitted.



dependent of the unemployment compensation payments to individual workers; neither benefits nor any benefit derivatives are used to measure unemployment. An employer's experience with unemployment is measured by three factors—pay-roll declines from year to year and from quarter to quarter and the number of years in which he has contributed to the fund. Varying weights are assigned each factor under a point system. Year-to-year experience carries the greatest weight, on the theory that over a period of time the greatest drains on the fund result from declines in general business activity. If an employer's pay roll shows no decrease from year to year or only a slight decrease over a 3-year period, he is assigned 12 points out of a possible 23.

Second in importance are the quarterly pay-roll declines, which are included to reflect seasonal or irregular unemployment. If the employer's pay roll decreases only slightly or not at all from quarter to quarter, he is assigned 6 points. The third factor is used because of the unemployment which may result from the high business mortality which often characterizes new business; employers therefore are given additional points if they have paid contributions over a period of years.

Another distinctive feature of the New York plan is that the amount of the over-all reduction in revenue due to rate reduction is known in advance. Credit certificates against the tax for ensuing years are issued to employers who qualify for a rate reduction. The total value of the certificates is equivalent to the amount of the "surplus" in the fund. A surplus exists only if, on July 1 of any year, the balance in the unemployment fund is at least 10 percent more than four times the contributions in the preceding year; only 60 percent of such contributions may be distributed. The amount of each employer's credit depends on the sum of the points assigned on the basis of his experience with the three factors in relation to other employers' experience.

### Other Differences Which Influence Rates

State differences that cut across systems or that are found in laws of the same general type greatly lessen any probability that employers in

States with the same type of experience rating will have the same or even similar rates. Some of these differences can be traced to special provisions which supplement or modify the experience-rating formulas, such as fund requirements, "war-risk" provisions in 12 States,<sup>16</sup> and changes from time to time in the experience-rating provisions themselves. Others result from differences in the composition of factors which are used in a formula. For example, when benefits are used to measure experience, all benefits will be included in one State; in another, there are either limitations on amounts charged or omissions from charging. Differences in the level of benefits, in contributions and pay roll as factors in the formulas, in charging methods, in rate schedules, and in effective dates are all reflected in final rates.

### Benefits as a Factor

Diversities in benefit formulas and in benefit decisions make for diversity in rates, whether benefits are used to measure unemployment or to determine the amount needed to replenish the fund. For example, a worker with given wage credits in State X draws \$200 in benefits for 10 compensable weeks. In State Y, a man who had the same wages and is unemployed for the same length of time receives \$150. Such differences in benefits are reflected in the rates of the employers. If State X provides benefits for a uniform duration of 18 weeks, and State Y for 16 weeks, and the same number of workers exhaust their benefits, the charges against employers' accounts will be greater in State X than in State Y.

These examples are too simple to be realistic. Whether under given experience-rating provisions and given

experience an employer in State X will have a higher rate than an employer in State Y will depend not only on benefit amounts and duration, but also on the length of the waiting period, the character of the base period, the disqualification provisions, the character of State determinations on eligibility and disqualification under those provisions, and the wage level in the State and in any given establishment. These and other elements of the benefit formulas are component parts of the employer's final rate. All have a direct effect under the reserve-ratio and benefit-ratio formulas. The weekly benefit amount, the qualifying-wage and disqualification requirements, and the type of decisions under these requirements have a direct bearing on rates in the compensable-separation and benefit-wage States. The effect of the benefit formula on total benefit expenditures has special influence on the rates of individual employers under the benefit-wage and wage-base formulas; the amount to be raised for the fund under benefit-wage formulas may be greater in States with more liberal benefits, while the amount of the surplus available for distribution as credit under wage-base plans decreases with increasing liberality in benefits.

Other differences result because of the diversity in the extent to which benefit-wage States provide for the replenishment of benefit expenditure. Three States<sup>17</sup> have a definition of the "amount to be raised for the fund" which includes all recent benefit payments. Five States<sup>18</sup> subtract from the amount of benefits paid certain items of revenue, such as interest and penalties, on the theory that these items have offset that much of the benefit costs.

Nor are the compensable separations used to measure employers' experience with unemployment the same under all benefit-wage formulas. In Massachusetts, Oklahoma, and Virginia, compensable separations are recorded for every worker who draws benefits, no matter how small. In Alabama, Illinois, Pennsylvania, and Texas, unemployment of short duration is not counted. No record is made in Alabama until the second week of compensation; in Texas until the worker has received the equivalent of

<sup>16</sup> Illinois, Massachusetts, Pennsylvania.

<sup>17</sup> Alabama, Delaware, Oklahoma, Texas, Virginia.

<sup>18</sup> Alabama, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, Minnesota, Missouri, Ohio, Oklahoma, Wisconsin. Most of these provisions are limited to the war years. The Georgia and Kansas provisions, not adopted until 1945, were retroactively effective as of Jan. 1, 1945. The Missouri provision became inoperative on June 30, 1945. The Wisconsin provision will expire Dec. 31, 1945; however, a new amendment effective in 1947 imposes an additional tax of 0.5 percent whenever an employer's pay roll is 20 percent more than the pay roll for the preceding year. For a fuller discussion of these provisions see, Friedman, Gladys R., "War-Risk Contribution Provisions in State Unemployment Compensation Laws," *Social Security Bulletin*, Vol. 7, No. 5 (May 1944), pp. 2-8.

2 weeks' benefits; and in Illinois and Pennsylvania until he has received the equivalent of 3 weeks' benefits. The employer whose workers have short periods of compensable unemployment has no charges in these States, while under the same conditions in other benefit-wage States, employers are given the full charge. Delaware has another type of limitation; if, within the benefit year, an employer rehires a worker after benefit wages have been charged to his account because of that worker's unemployment, he is given credit on his experience-rating record. The maximum credit of 75 percent is given if the worker has drawn no more than 25 percent of his benefits. The credit diminishes with the increase in benefits drawn.

### Contributions as a Factor

Twenty-one reserve-ratio States<sup>18</sup> credit all contributions, while other States<sup>19</sup> credit only a portion of contributions to the employer's experience-rating account. For example, Indiana credited employers with only five-sixths of their contributions in the early years. North Carolina originally had a pooled fund, and no contributions were credited to the reserve accounts until 1938, when only 50 percent was credited; 75 percent was credited for 1939 and 1940, and 90 percent thereafter. The first contributions credited in Louisiana were those paid for the quarter beginning October 1, 1941.

Voluntary contributions permitted under the laws of 12 States<sup>20</sup> make for other differences. In the long run a voluntary contribution means a deduction from, rather than an addition to, the credit side of an employer's ledger. The purpose of a voluntary contribution is to so increase the balance in the employer's reserve account that the resulting reduction in rate will more than offset the amount of the voluntary contribution. Minnesota is the only State without a reserve-ratio formula which permits voluntary contributions. There rates

are determined on the basis of a benefit ratio, and contributions are not used in the formula. However, an employer is permitted to pay the equivalent of the amount his workers received in benefits whenever the benefits for a 3-year period are less than \$300. When he makes a voluntary payment, its equivalent in benefit charges is canceled; it is, in effect, a cash payment for benefits.

### Pay Roll as a Factor

The pay rolls used as a measure of exposure also differ. The pay roll may be for calendar years or for some other 12-month period. It may be the taxable pay roll, excluding wages in excess of \$3,000 a year, or the total pay roll.

In Tennessee and South Dakota the reserve ratio is compared with the pay roll for the most recent calendar year. To reduce the effect of erratic pay-roll fluctuations, however, most States use an average for several years, rather than 1 year's pay roll. Under 18 reserve-ratio laws the balance in each employer's account is compared with the average or aggregate pay roll for the 3 most recent years preceding the date of computation.<sup>21</sup> In the interest of more conservative rate reduction, other reserve-ratio laws provide for the use of a relatively high pay roll. In six States<sup>22</sup> the balance is compared with the average for the 3 or the 5 most recent years, whichever is higher. Wisconsin uses the highest of three possibilities: the most recent pay roll, the average for the 3 most recent years, or 60 percent of the largest pay roll for any 1 of the 3 years. Under a Nebraska rule the last year's pay roll is used if it is higher than the average for the 3 most recent years. The reserve ratio in Vermont, a prerequisite to any rate reduction, is 2½ percent of the sum of the pay rolls for 3 years or 7½ percent of the last year's pay roll, whichever is higher.

The results of these differences may be marked. Assume, for example, an employer with a balance of \$50,000 in his reserve account and the following

pay rolls in the 5 years preceding the computation date, December 31, 1944:

1944	\$800,000
1943	700,000
1942	600,000
1941	900,000
1940	700,000

His reserve ratio would vary in accordance with the pay roll used in determining the reserve index, as follows:

Most recent pay roll	6.25 percent
Average pay roll for most recent 3 years	7.14 percent
Average pay roll for 3 or 5 most recent years, whichever is higher	6.75 percent

Had the fluctuations in the pay roll been more erratic than those in the example, the diversities in the reserve ratios would, of course, have been even more striking.

Under benefit-wage, benefit-ratio, and compensable-separation plans, the aggregate of 3 years' experience is compared with the aggregate pay roll for 3 years except in Nevada and South Dakota. In South Dakota the total benefits paid in the last 2 years are compared with the pay roll for the preceding year. Nevada compares 6 years of benefits and 8 years of pay roll. In New York the preceding year's taxable pay roll is used to determine the percentage decline (if any) in an employer's annual pay roll, and the total pay roll is used to determine the percentage of quarterly pay-roll declines.

### Differences in Charging Methods

Various methods are used to identify the employer who will be charged with the benefits (or other factors used to measure unemployment) when a worker becomes unemployed and draws benefits. Except in the case of very temporary or partial unemployment, compensated unemployment occurs after a worker-employer relationship has been broken, and it may be difficult to decide which of a worker's former employers should be charged with his benefits. Inevitably the solutions have varied from State to State. Such differences in charging methods obviously affect employers' rates.

*Charges in proportion to base-period wages.*—On the theory that liability for benefits inheres in wage payments, the largest number of

<sup>18</sup> Arizona, Arkansas, California, Colorado, Georgia, Hawaii, Iowa, Kansas, Maine, Missouri, Nebraska, New Jersey, New Hampshire, New Mexico, North Dakota, Ohio, Oregon, South Carolina, Tennessee, West Virginia, Wisconsin.

<sup>19</sup> District of Columbia, Idaho, Indiana, Kentucky, Louisiana, North Carolina.

<sup>20</sup> Colorado, Indiana, Iowa, Kentucky, Minnesota, Missouri, Nebraska, North Carolina, Ohio, South Carolina, South Dakota, Wisconsin.

<sup>21</sup> Arizona, California, District of Columbia, Georgia, Hawaii, Idaho, Kansas, Louisiana, Maine, Missouri, New Mexico, North Dakota, Ohio, Oregon, and West Virginia use the average for 3 years. Indiana, Kentucky, and North Carolina use the sum of the 3 years' pay rolls.

<sup>22</sup> Arkansas, Colorado, Iowa, New Jersey, New Hampshire, South Carolina.

States (27) = charge benefits or benefit wages against all base-period employers in proportion to the wages earned by the beneficiary with each employer. In the reserve-ratio and benefit-ratio States, proportionate base-period charging means that, if a claimant who received \$240 in benefits had earned \$1,500 with the ABC company and \$500 with the XYZ company in his base period, the charges against the ABC company would be \$180 and against the XYZ company, \$60.

In the benefit-wage States which set no limit on charges, it would mean a charge of \$1,500 in benefit wages to the ABC company's experience-rating record and \$500 to the XYZ company's record. Limits on the amount which can be charged any one employer would reduce the benefit-wage charges against the ABC company to \$1,366 in Pennsylvania and \$960 in Virginia. The charges against the XYZ company would be \$500 in each instance. Limits on the amount of quarterly benefit wages that may be charged would make for still further differences in Oklahoma, where the amount of the charge would vary with the pattern of employment. If the claimant earned his \$500 with the XYZ company in 1 quarter, the employer would be charged with only \$360; if the \$500 had been equally divided in 2 quarters, however, the whole \$500 would be charged.

On the assumption that most claimants have only one base-period employer and because the procedure is administratively simpler, Maryland charges the principal base-period employer, i. e., the employer who paid the claimant the greatest amount in wages. Here the ABC company would be charged with the full \$240.

**Charging employers in inverse chronological order.**—Eight other States<sup>24</sup> limit charges to base-period employers but combine the theory of wage liability with that of employer responsibility for unemployment. The charging is in inverse chronological order of employment; responsibility

<sup>24</sup> Alabama, Arizona, California, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia, West Virginia, Wyoming.

<sup>25</sup> Arkansas, Colorado, Indiana, Iowa, Nebraska, Ohio, Oregon, South Dakota.

Table 1.—Benefit charges to two hypothetical employers under experience-rating provisions in selected reserve-ratio and benefit-wage-ratio States, two employment patterns

State	First employment pattern <sup>1</sup>		Second employment pattern <sup>2</sup>	
	ABC company	XYZ company	ABC company	XYZ company
<b>Reserve-ratio plan:</b>				
Benefits charged				
Arkansas.....	\$73.34	\$166.66	\$110.00	\$130.00
California.....	180.00	60.00	180.00	60.00
Idaho.....	0	240.00	0	240.00
Indiana.....	115.00	125.00	115.00	125.00
Maryland.....	240.00	0	240.00	0
Ohio.....	40.00	200.00	110.00	130.00
Oregon.....	156.67	83.33	156.67	83.33
<b>Benefit-wage-ratio plan:</b>				
Benefit wages charged				
Alabama.....	\$1,500.00	\$500.00	\$1,500.00	\$500.00
Pennsylvania.....	1,366.00	500.00	1,366.00	500.00
Oklahoma.....	720.00	500.00	1,080.00	360.00
Virginia.....	960.00	500.00	960.00	500.00

<sup>1</sup> Claimant received \$1,500 in wages from the ABC company, equally distributed in first and second quarter of his base period. He also received \$500 from the XYZ company, equally distributed in the last 2 quarters. He received \$240 in benefits.

<sup>2</sup> Claimant received \$1,500 from the ABC company for employment during the first 3 quarters of his base period and \$500 for employment in the fourth quarter with the XYZ company. He received \$240 in benefits.

ity for the unemployment is assumed to lessen with time, and the more remote the employment from the spell of unemployment, the less the probability of an employer's being charged. A maximum limit is placed on the amount that may be charged any one employer. When the limit is reached, the previous employer next in line is charged. The limit may be fixed at a specified amount, as a fraction of the wages paid by the employer in the base period or in the quarter, or as a combination of the two. For example, under the Arkansas law no employer may be charged more than a third of the wages he paid the worker during the base period up to \$390 and not more than \$130 per calendar quarter of employment.

The amount of the charge may depend on the pattern of employment as well as the wages paid. If, in the Arkansas example, the ABC company employed the claimant during the first 3 quarters while the XYZ company employed him in the fourth quarter only, the charges would be made first against the XYZ company but would be limited to \$130. As a result, the charges against the ABC company would be greater than they would have been if the claimant's employment with the XYZ company had been divided among the quarters. If the XYZ company had given the worker limited employment in the third quarter, paying him \$30 in that quarter and \$470 in the fourth quarter, its charges would have been \$140

and the ABC company's charges, \$100.

Missouri charges in the inverse chronological order of employment but does not limit the charges to base-period employers; the last employer is the first to be charged, and charges are limited to 25 percent of the wages earned with an employer and to \$90 for a quarter of employment. The Wisconsin method of charging is similar, beginning with the last employer. The amount of the charges against any one employer is limited by the extent of the worker's employment with that employer; that is, the number of "credit weeks" the worker had earned with that employer determines the amount of the charge.

**Charging the most recent employer.**—Four States<sup>26</sup> place all the emphasis on the employer's responsibility for the unemployment and charge only the most recent subject employer. In Maine, New Hampshire, and South Carolina the most recent subject employer preceding the separation, whether or not he is a base-period employer, receives the full charge. In New Hampshire the most recent employer would not be charged if he had given merely casual employment, i. e., if he paid a worker less than the equivalent of his weekly benefit amount plus \$2. Emphasis in Connecticut is also on the separating

<sup>26</sup> Idaho, Maine, New Hampshire, South Carolina; Maine's provision for charging the most recent employer became effective April 1, 1945.



employer, but the last employer is not always subject to charge and more than one employer may be charged. Idaho and Vermont charge the most recent employer in the base period, because of administrative simplicity; as a rule the most recent employer in the base period and the most recent employer are one and the same.

If we assume that the XYZ company continued the claimant's employment until the separation which resulted in the benefit payments, the entire \$240 would have been charged to that company in each of these States. If, however, after being laid off by the XYZ company, the claimant had 2 or 3 weeks' employment during the lag quarter before he claimed benefits, the XYZ company would have escaped all charges in each State except Idaho and Vermont. In those States it would still be subject to the full \$240 charge.

Charges made on the basis of the first two patterns of employment, in accordance with the charging provisions of selected State laws, are shown in table 1.

Four States have special provisions for identifying the employer to be charged in the case of benefits paid to seasonal workers;<sup>28</sup> in general, seasonal employers are charged only with benefits paid for unemployment occurring during the season, and non-seasonal employers, with benefits paid for unemployment at other times.

### Noncharging

In many States there has been a tendency to recognize that responsibility for at least certain types of unemployment is social rather than individual and that the costs of such benefits should be borne jointly by all contributors. This has resulted in "non-charging" provisions, which add to the disparities in individual employers' rates among the States. The most common omission is very logical; if benefits are paid on the basis of an early determination in an appealed case and the determination is finally reversed, no charge to the individual employer's account is made.<sup>29</sup> Second

in frequency are the omissions for charges for reimbursements in cases of benefits paid under a reciprocal arrangement authorizing the combination of the individual's wage credits in two or more States.<sup>30</sup> Illinois does not charge any benefits paid as a result of combining a claimant's wage credits with wage credits in another State.

Another logical omission is the benefits paid, on the basis of frozen wage credits, to men who have been in military service.<sup>31</sup> Obviously their unemployment cannot be traced to any of their prewar employers.

A few States<sup>32</sup> omit charges for benefits paid following a period of disqualification for voluntary quit, misconduct, or refusal of suitable work or for benefits paid following a disqualifying act for which no disqualification was imposed because the claimant had good personal cause for leaving voluntarily or refusing suitable work. Minnesota also omits charges for benefits paid following a labor-dispute disqualification; New Hampshire omits charges if an employee who has left voluntarily works for a nonsubject employer and earns more than \$2 in excess of his weekly benefit amount before he has a compensable week of unemployment.

There are various miscellaneous noncharging provisions. Indiana makes a special case for administrative errors; if an employer notifies the employment office that he will rehire a worker and the office fails to notify the worker, any benefits subsequently paid to that worker in his benefit year are not charged to that employer. New Hampshire does not charge benefits paid to a woman for unemployment following childbirth; and Michigan does not charge when extended benefits are paid a worker who is taking vocational training. Missouri omits charges for benefits

Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Texas, Tennessee, Virginia, West Virginia, Wisconsin, Wyoming.

<sup>28</sup> Alabama, Colorado, Delaware, Georgia, Iowa, Michigan, Nebraska, New Jersey, Ohio, South Carolina, Tennessee, Virginia, Wyoming.

<sup>29</sup> Georgia, Indiana, Maine, Minnesota, Nevada, Pennsylvania.

<sup>30</sup> Maine, Minnesota, New Hampshire, West Virginia.

Table 2.—Number of differentials found in the schedules for rate reduction, 44 States

State	Number of differentials
Alabama.....	6
Arizona.....	4
Arkansas.....	3
California.....	5
Colorado.....	4
Connecticut.....	13
Delaware.....	7
District of Columbia.....	6
Florida.....	5
Georgia.....	6
Hawaii.....	7
Idaho.....	4
Illinois.....	8
Indiana.....	4
Iowa.....	4
Kansas.....	5
Kentucky.....	3
Louisiana.....	7
Maine.....	6
Maryland.....	7
Massachusetts.....	6
Michigan.....	12
Minnesota.....	7
Missouri.....	5
Nebraska.....	6
Nevada.....	9
New Hampshire.....	9
New Jersey.....	4
New Mexico.....	4
North Carolina.....	8
North Dakota.....	7
Ohio.....	13
Oklahoma.....	6
Oregon.....	5
Pennsylvania.....	5
South Carolina.....	6
South Dakota.....	6
Tennessee.....	9
Texas.....	6
Vermont.....	4
Virginia.....	5
West Virginia.....	9
Wisconsin.....	6
Wyoming.....	7

paid to probationary employees—that is, workers who have not been employed by the employer more than 3 weeks, or for more than a month if paid on a monthly basis. Delaware adopted a somewhat similar exemption for benefits paid a handicapped worker if he becomes unemployed within a 90-day probationary period. Benefits paid as dependents' allowances are not charged in Connecticut.

### Rates and Rate Schedules

Rates assigned on the basis of identical experience indexes differ even though the range between minimum and maximum rates in all schedules is narrow. Twenty-seven States<sup>33</sup>

<sup>31</sup> Alabama, Arkansas, California, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Nebraska, New Hampshire, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Dakota, Texas, Vermont, Virginia, West Virginia. Effective Jan. 1, 1946, Oregon will also have a 2.7-percent maximum rate.

<sup>28</sup> Colorado, Minnesota, Missouri, North Carolina. Ohio recently adopted a special seasonal provision for benefits paid to maritime workers employed on the Great Lakes.

<sup>29</sup> Arizona, Arkansas, California, Colorado, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maine,

impose no taxes in excess of 2.7 percent. Nevada has the highest rate, 4.5 percent. At best, over a long period, the allocation of costs on the basis of such a narrow spread in rates will correspond only roughly to the wide differences in unemployment experience among employers. Some States provide two or more schedules; those which permit more liberal rate reduction are used when the fund is high; the more restrictive ones, when the fund is low. Two States have only 3 rate differentials; at the other extreme, 2 have 13 (table 2).

The fact that some 50 different numerical rates are listed in the schedules in 44 States gives some indication of their diversity; alternative schedules add to this number. The reserve-ratio schedules have little in common; only 3 States (Colorado, Iowa, and New Jersey) have identical schedules. No two benefit-ratio schedules are alike. The benefit-wage schedules have more in com-

Table 3.—Reserve ratio prerequisite to rate reduction and rate assigned on basis of ratio, 28 reserve-ratio States, 1945

State	Reserve ratio (percent) prerequisite to rate reduction	Rate (percent) assigned on basis of ratio
Kentucky <sup>1</sup>	10.0	1.8
New Hampshire	8.0	2.5
Oregon	8.0	2.0
California	7.5	2.5
Nebraska <sup>2</sup>	7.5	2.5
North Carolina <sup>1</sup>	7.5	2.5
Tennessee	7.5	2.4
Arizona	7.5	2.0
Arkansas	7.5	2.0
Colorado	7.5	1.8
Iowa	7.5	1.8
Kansas	7.5	1.8
Missouri	7.5	1.8
New Jersey	7.5	1.8
New Mexico	7.5	1.8
Indiana <sup>1</sup>	7.5	1.7
Wisconsin	7.5	1.0
South Dakota <sup>3</sup>	7.0	( <sup>3</sup> )
North Dakota	7.0	2.4
Georgia	7.0	2.25
South Carolina	6.5	2.25
Idaho	5.5	2.3
West Virginia	5.5	2.4
Maine	5.0	2.4
Hawaii	4.0	2.25
Louisiana	3.5	2.4
Ohio	3.0	2.5
District of Columbia	1.0	2.0

<sup>1</sup> For purposes of this table, ratios for Indiana, Kentucky, and North Carolina, which are expressed as percentages of aggregate pay roll for 3 years, have been translated to percentages of a 3-year average.

<sup>2</sup> Nebraska uses a "modified reserve ratio" for all rates of less than 2.5 percent; the modified ratio is the ratio of the balance in the employer's reserve account less the highest amount of benefits in any of the preceding 3 years to a 3-year average pay roll or the most recent annual pay roll, whichever is higher.

<sup>3</sup> The rate assigned in South Dakota on the basis of a 7.5-percent reserve ratio may be modified by an employer's benefit ratio. See footnote 8, p. 8.

mon; the rates differ only in minimums and maximums set. All 8 benefit-wage States have rates of 1.0, 1.5, and 2.5 percent. All but Pennsylvania and Virginia add an 0.5-percent rate. Two States—Delaware and Illinois—have rates above 2.7 percent. The Alabama schedule is unique in that the contribution rates of workers as well as employers are varied; the schedule is so constructed that the sum of the two rates is the product of the employer's experience factor and the State factor.

**Differences in reserves prerequisite to rate reduction.**—In the reserve-ratio States, the differences in reserves needed to qualify for a rate and the differences in the rates themselves are striking. For example, the reserve needed to qualify for any rate reduction is 10 percent of pay roll in Kentucky and 3 percent in the neighboring State of Ohio. The similarity in 15 States which require a 7.5-percent reserve is offset by the fact that rates assigned on the basis of the reserve range from 1.0 percent to 2.5 percent. An array of 28 reserve-ratio States in the order of the reserve ratios required for any rate reduction illustrates these differences (table 3).

**Differences in benefit ratios.**—The benefit ratios which cannot be exceeded if an employer is to be granted a reduced rate under benefit-ratio formulas are:

State	Benefit ratio (percent) must not exceed—	Rate (percent) assigned on basis of ratio
Florida	2.19	2.2
Maryland	1.99	2.4
Michigan <sup>1</sup>	2.79	2.8
Nevada	2.025	2.4
South Dakota	1.50	1.5
Vermont	1.00	2.0
Wyoming	2.50	2.5

<sup>1</sup> Standard rate in Michigan is 3.0 percent.

**General diversity in rates.**—Concrete examples may be used to illustrate general diversity in schedules. Employers with reserve ratios of 7½ percent would be assigned rates varying from 0.1 to 2.7; those with ratios of 10.5, rates ranging from 0 to 2.0 (table 4).

Benefit-ratio formulas show similar disparities in the rates assigned for any given ratio; employers with flat benefit ratios of 1 and 2 percent would

Table 4.—Rates assigned employers with reserve ratios of 7.5 and 10.5 percent, 28 States

State	Rate (percent) on basis of ratio—	
	7.5 percent	10.5 percent
Arizona	2.0	1.0
Arkansas	2.0	1.0
California	2.5	1.5
Colorado	1.8	.9
District of Columbia	.1	.1
Georgia	2.25	1.5
Hawaii	1.35	0
Idaho	2.3	1.9
Indiana	1.7	1.35
Iowa	1.8	.9
Kansas	1.8	.9
Kentucky	2.7	1.8
Louisiana	.9	.9
Maine	2.1	1.8
Missouri	1.8	.9
Nebraska	2.5	.5
New Hampshire	2.7	2.0
New Jersey	1.8	.9
New Mexico	1.8	.9
North Carolina	2.5	1.39
North Dakota	2.4	1.0
Ohio	1.7	1.1
Oregon	2.7	1.5
South Carolina	1.8	.9
South Dakota	( <sup>1</sup> )	( <sup>1</sup> )
Tennessee	2.4	1.2
West Virginia	1.8	.9
Wisconsin	1.0	0

<sup>1</sup> See footnote 8, p. 8.

receive the following rates in these States:

State	Rate (percent) if benefit ratio is—	
	1 percent	2 percent
Florida	1.7	2.2
Maryland	1.5	2.7
Michigan	1.3	2.2
Nevada	2.0	2.4
South Dakota	1.0	2.0
Vermont	2.0	2.4
Wyoming	1.5	2.5

As already indicated, differences among rates assigned under benefit-wage laws to employers with the same experience index are less striking. If the State factor is 10 and the employer's benefit-wage ratio is 15, his rate will be 1.5 percent under all the benefit-wage laws. Such differences as exist are due largely to differences in maximum and minimum rates. If the State factor is 10 and the employer's benefit-wage ratio is 50, he will pay 3.6 percent in Illinois, 3 percent in Delaware, and 2.7 percent in the other States.

**Miscellaneous differences.**—In addition to the major differences analyzed above, any valid comparison of rates under the various State laws has to take into consideration such seemingly minor variations as are found

in the effective dates of benefit payments, the effective dates of the experience-rating provisions, computation dates, policies on the transfer of experience to successors, and so on.

If all other elements were the same, an employer in West Virginia might have a higher rate for 1945 than an employer in New Jersey, merely because benefits were first payable in West Virginia in 1938 and in New Jersey in 1939, or these employers might pay at different rates in 1945 because experience rating was effective on January 1, 1941, in West Virginia and not until 1942 in New Jersey. This would mean that the New Jersey employer paid at the standard 2.7-percent rate in 1940 and 1941 while his fellow employer in West Virginia may have been paying at a somewhat lower rate.

The continued effect of these initial dates upon rates is greatest in reserve-

ratio States, which carry forward all past experience in a running account. The effect will be less with the passage of time, but the experience-rating system is still young and the effect must be reckoned with in all reserve-ratio States for some time to come. Employers in States which began benefit payments in January 1938 have had a greater volume of benefits charged to their accounts than employers in States which did not begin payments until 1939. In some instances, employers in States which began experience rating in 1941 may have had the seeming advantage of lower rates in the earlier years offset by the fact that the employers in a State which did not have effective experience rating until 1942 had higher reserve ratios and much lower rates in 1943. In other instances the earlier rate reduction may be pure gain to the individual employer.

### Effect of Some of These Differences

A composite picture of the effect of these many differences in experience-rating provisions is hard to present. The possible permutations and combinations of the many variables make analysis difficult. Nonetheless, an insight into the possible effect of just a few differences may be had from the following simplified examples of rate determinations under reserve-ratio and benefit-ratio laws. The determinations were made for hypothetical employers with identical pay rolls and identical experience with employees who become unemployed and have their benefits charged to their employer's accounts. Determinations cover the years in which State systems have been in operation, including 1945. The employer in each State is assumed to have had a \$100,000 yearly taxable pay roll which was constant from year to year. Ten persons were laid off each year and, in those years in which benefits were payable under the law, drew benefits for 10 weeks at the States' maximum weekly benefit amount.

The determinations are obviously artificial. The chief economic influences upon rates have been eliminated from the tests; there are none of the usual fluctuations from year to year in pay rolls or in the number of compensable weeks of unemployment for which charges are made against the

Table 6.—Total contributions paid, 1936-45, by hypothetical employer with specified pay roll and unemployment experience, total benefits and difference between contributions and benefits on December 31, 1945, 33 States

State	Total contributions	Total benefits	Contributions minus benefits
Arizona.....	\$22,200	\$12,000	\$10,200
Arkansas.....	20,675	10,500	10,175
California.....	23,900	14,308	9,592
Colorado.....	20,700	10,500	10,200
District of Columbia.....	19,600	14,150	5,450
Florida.....	20,550	10,500	10,050
Georgia.....	21,900	11,925	9,975
Hawaii.....	18,788	13,042	5,746
Idaho.....	24,300	13,025	11,275
Indiana.....	22,300	12,738	9,562
Iowa.....	20,700	11,400	9,300
Kansas.....	20,700	12,075	8,625
Kentucky.....	21,600	10,850	10,750
Louisiana.....	24,300	14,250	10,050
Maine.....	22,800	13,275	9,525
Maryland.....	23,250	13,750	9,500
Michigan.....	23,600	13,533	10,067
Missouri.....	20,700	11,850	8,850
Nebraska.....	19,300	10,625	8,675
Nevada.....	23,950	10,650	13,300
New Hampshire.....	23,250	13,000	10,250
New Jersey.....	20,700	12,125	8,575
New Mexico.....	19,900	9,125	9,775
North Carolina.....	24,300	12,375	11,925
North Dakota.....	20,250	10,750	9,500
Ohio.....	19,500	11,050	8,450
Oregon.....	22,200	12,150	10,050
South Carolina.....	20,250	11,500	8,750
South Dakota.....	22,200	10,500	11,700
Tennessee.....	22,650	12,000	10,650
Vermont.....	23,700	12,375	11,325
West Virginia.....	20,700	12,975	7,725
Wisconsin <sup>1</sup> .....	25,200	15,900	9,300

<sup>1</sup> Covers period from July 1, 1934, to Dec. 31, 1945. For the purpose of this comparison, 5 weeks of benefits were charged during the last half of 1936 and 10 weeks of 1937 even though the Wisconsin maximum duration for individuals who received the maximum weekly benefit amount was less than 10 weeks during those years. No other State paid benefits before 1938.

account. The assumption of a static pay roll wipes out the effect of the major difference between the benefit-ratio and reserve-ratio laws.

Moreover, the many legal variables which have not been taken into consideration might have canceled out the effect of some of those which have been considered, or have made for greater disparities in the results. The determinations in the samples illustrate only what would happen under the State laws if the variables were limited. The disparity in the results reflects a combination of (1) differences in maximum weekly benefit amounts, including changes in those amounts; (2) differences in rate schedules including changes; and (3) differences in the dates on which contributions were first payable, benefits paid, and rates determined under the experience-rating provisions of the laws.

The average rate of contribution for

Table 5.—Average yearly rates for a hypothetical employer with specified pay roll and unemployment experience and percentage reduction below 2.7-percent rate during experience-rating years, 33 States

State	Average rate (percent)		Reduction (percent) below 2.7 rates
	10 years 1936-45	Experience-rating years	
Arizona.....	2.22	2.17	19.63
Arkansas.....	2.07	1.79	33.70
California.....	2.39	2.62	29.63
Colorado.....	2.07	1.80	33.33
District of Columbia.....	1.96	.83	69.26
Florida.....	2.05	1.76	34.81
Georgia.....	2.10	1.87	30.74
Hawaii.....	1.88	1.60	40.74
Idaho.....	2.43	2.70	0
Indiana.....	2.23	2.37	12.22
Iowa.....	2.07	1.80	33.33
Kansas.....	2.07	1.98	26.57
Kentucky.....	2.16	2.16	20.00
Louisiana <sup>1</sup> .....	2.43	2.70	0
Maine.....	2.28	2.20	18.52
Maryland.....	2.32	2.35	12.97
Michigan.....	2.36	2.17	19.63
Missouri.....	2.07	1.80	33.33
Nebraska.....	1.93	1.86	31.11
Nevada.....	2.39	2.35	12.97
New Hampshire.....	2.32	2.44	9.63
New Jersey.....	2.07	1.80	33.33
New Mexico.....	1.89	1.35	50.00
North Carolina.....	2.43	2.70	0
North Dakota.....	2.02	1.69	37.41
Ohio.....	1.95	1.50	44.44
Oregon.....	2.22	2.28	15.55
South Carolina.....	2.02	1.69	37.41
South Dakota.....	2.22	2.35	12.96
Tennessee.....	2.26	1.87	30.74
Vermont.....	2.37	2.58	4.44
West Virginia.....	2.07	1.98	26.67
Wisconsin <sup>2</sup> .....	2.19	2.27	15.92

<sup>1</sup> The 3-percent Federal unemployment tax did not become effective until 1938. In 1936 the Federal tax was 1 percent, with maximum credit offset of 0.9 percent; in 1937 the tax was 2 percent and the maximum credit 1.3 percent.

<sup>2</sup> Experience rating effective only during last quarter of 1945.

<sup>3</sup> Average for 11½ years.



these hypothetical employers over the entire period ranged from 1.88 percent in Hawaii to 2.43 in Idaho, Louisiana, and North Carolina. The average rate for the experience-rating years ranged from 0.83 percent in the District of Columbia to 2.70 percent in Idaho, Louisiana, and North Carolina. In the District of Columbia the average rate during the experience-rating years was 69 percent less than the standard 2.7-percent rate. In Idaho, Louisiana, and North Carolina the hypothetical employer had no reduction (table 5).

The cumulative effect of these few variables over the years is evident when the total hypothetical contributions and benefits are compared. The total contributions of the hypothetical employer ranged from \$18,-

788 in Hawaii to \$25,200 in Wisconsin, a difference of \$6,412. Total benefits ranged from \$9,125 in New Mexico to \$15,900 in Wisconsin, a difference of 74 percent. The cumulative effect is even more evident when the total benefits are subtracted from the total contributions. Here the range is from \$5,450 in the District of Columbia to \$13,300 in Nevada, a spread of 144 percent (table 6).

It should be emphasized that these computations merely illustrate the effect of a few major and minor differences in those laws when applied to a simplified situation such as that described in the example. The results might have differed radically if one additional element which varies from State to State had been included in the determinations. For instance,

if waiting period had been one of the variables in the illustration, differences in the length of the periods would have made for substantial differences in the amount of benefits charged. Additional assumptions would mean added differences in results.

The very multiplicity of the elements involved in rate determinations and their manifold differences in the State unemployment compensation laws make any but an illustrative comparison of rates impossible. However, the statement made at the beginning of this analysis stands; there is no assurance that, in identical circumstances, employers will be assigned the same unemployment compensation tax rate in any 2 of the 45 experience-rating States.

*(Continued from page 2)*

providing sufficient money to enable them to participate in school activities and have suitable clothes and other school necessities. When funds for aid to dependent children are insufficient for these purposes, the Bureau suggested, the State agency can still take the initiative in securing supplementation from general assistance sufficient so that the child may continue his education without undue strain on his family and his community relationships.

In its letter to State unemployment compensation agencies, the Bureau of Employment Security pointed out that the cut-backs in war industries will mean the laying-off of many of the 1½ million youngsters who dropped out of school to take wartime jobs. A number of them will want to continue working, but their prospects of immediate reemployment will be slight. If return to school results in denial of benefits, this group of workers may spend their time in idleness in order to draw benefits rather than reembarb on their school careers until they can find jobs.

What the State agencies can do to further this drive differs from State to State. The laws of a few States prevent payment of benefits to students, but in most States the agencies are permitted wide discretion in de-

termining availability for work. In those States, benefits may be paid to some students without straining accepted interpretations and principles.

The Bureau emphasized that it had no thought of implying that young people who do not want to work be considered available for work. It suggested, however, that young persons who are out of work should not be considered unavailable for jobs solely by reason of school registration or attendance. As a precedent, the Bureau cited the operation of defense training courses during the war; in many States a worker who took such a course and declared his willingness to take suitable work when it was offered was deemed available for work until he actually refused a job. On this principle, the child workers who return to school might, until suitable work has been offered and refused, receive unemployment compensation.

A secondary method of furthering the campaign suggested by the Bureau relates to part-time work. A number of State agencies have held during the war that a worker who cannot take a full-time job is unavailable for work regardless of the amount of part-time work he is able to accept. Before the war, however, many of these agencies held that workers available only for a part-time job were, nevertheless, "available" within the meaning of the law.

Many children who have been working will want part-time jobs after school, and payment of benefits to them will encourage their return to school. Only if they refuse suitable part-time work without good cause should they be disqualified.

### *Jobs for the Physically Handicapped*

A Nation-wide drive to find jobs for physically handicapped persons began October 8 under the sponsorship of the U. S. Employment Service. The drive was initiated by a joint resolution of Congress, which stipulates that the first week in October of each year shall be designated as "National Employ the Physically Handicapped Week." A proclamation by President Truman, setting the week of October 8-13 for the drive, urged the cooperation of all governors, mayors, Federal officials and agencies, and industrial, labor, and educational leaders.

The USES and Veterans' Employment Service personnel in local offices throughout the Nation will hold employer institutes to inform industry and management representatives of proper methods of employing handicapped workers, Robert C. Goodwin, Director of the USES, announced. Employer visiting also will be intensified during the week, with emphasis on the employment of qualified disabled veterans and other handicapped persons.

# Employment Security

## Labor-Market Developments

Lay-offs, which totaled 1.8 million in the first 10 days after the Japanese surrender, dropped to 300,000 in the week ended August 31 and to 270,000 in the following week. These figures, released by the U. S. Employment Service<sup>1</sup> of the Department of Labor, were based on a survey of the labor-market areas which, before the surrender, had 80 percent of all employment in munitions industries. About 66 percent of the lay-offs in the second week after the surrender, and 75 percent in the third week, were in areas with 500,000 or more population. Although 37 labor-market areas reported lay-offs of 10,000 or more in the first week, only 4 areas reported as many in the second and third weeks. For the week ended August 31, New York reported 30,000, Detroit, 15,000, Los Angeles, 14,000, and Chicago, 11,000; and for the week ended September 7 the 4 high areas were New York, with 22,000, Detroit, 21,000, Los Angeles, 18,900, and Seattle-Bremerton, 23,700.

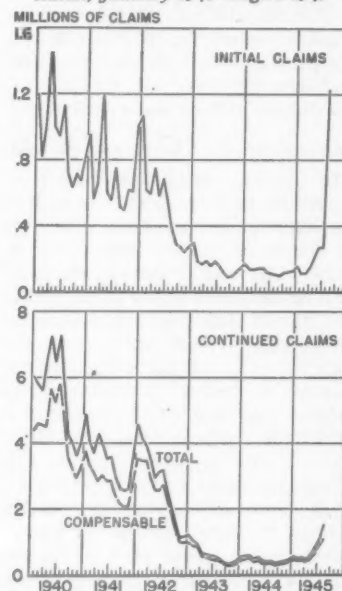
<sup>1</sup> Formerly under the War Manpower Commission, which was terminated on September 10; its functions were transferred to the Department of Labor (see page 2).

The Middle Atlantic States reported the largest number of lay-offs—62,000—in the second week; about half of them took place in aircraft, shipbuilding, ordnance, and iron and steel plants in the New York City area. In the third week the largest number of lay-offs—65,000—was reported by the Western States, where shipbuilding and aircraft production have been concentrated. The New England States, with only 4,200 lay-offs, were least affected and reported the highest reemployment rate.

The USES estimates that the peak of lay-offs from war industry plants has probably passed and that job losses, while still heavy, will occur at a declining rate.

The speed-up in discharge of members of the armed forces is another element in the labor-force situation. The number returning to civil life has increased markedly since August. The Navy reports 27,500 returns during July and 34,700 during August. Information on returns of Army personnel is not available for the months of July and August, but in September some 535,000 men and women were released; the weekly number rose from 80,000 during the week ended September 7 to 202,000 during the last week

Chart 1.—Number of initial and continued claims, January 1940–August 1945



of the month. Between May 12 and August 31 the returns numbered 581,000, or a weekly average of 35,000. Placement of these men and women is being expedited by the USES. That office is also cooperating in the back-to-school drive (see page 2) to get some 1.5 million boys and girls to resume their schooling, interrupted during the war when jobs were plentiful.

During the week ending August 11—the last week before Japan's surrender—the civilian labor force was estimated by the Bureau of the Census at 54.4 million, 870,000 less than in July. Most of the decline had been caused by the withdrawal of women; there were only 120,000 fewer men than in July. Many of the 750,000 women leaving the labor force withdrew from farm employment in the Southern States. Decreases in the number of men in agriculture were partially offset by increases in nonagricultural workers aged 20–44—the age groups which include most discharged servicemen.

Unemployment in the last week of fighting in the Pacific was actually less than the July estimate—830,000 as compared with 950,000. During that same week, 319,000 individuals filed claims for unemployment compensation. These figures, of course, do not reflect the mass lay-offs from war industries which took place in the last 2 weeks of August.

Table 1.—Summary of unemployment compensation operations, August 1945 and September 1944–August 1945

Item	August 1945			September 1944–August 1945	
	Number or amount	Percentage change from—		Number or amount	Percentage change from September 1943–August 1944
		July 1945	August 1944		
Initial claims.....	1,230,355	+359.9	+1,095.9	2,977,823	+90.4
New.....	1,105,446	+444.8	+1,397.3	2,385,030	+130.3
Additional <sup>1</sup> .....	124,909	+93.3	+259.6	592,793	( <sup>2</sup> )
Continued claims.....	1,532,114	+41.8	+276.4	7,761,004	+44.1
Waiting-period <sup>3</sup> .....	436,428	+135.4	+504.6	1,566,506	+60.2
Compensable.....	1,095,686	+22.4	+227.4	6,194,498	+40.5
Weeks compensated.....	998,959	+24.3	+218.8	5,651,863	+38.9
Total unemployment.....	942,553	+24.8	+232.4	5,184,855	+41.7
Part-total unemployment <sup>4</sup> .....	15,534	+48.8	+121.2	106,600	+8
Partial unemployment <sup>5</sup> .....	39,559	+16.0	+91.0	333,628	+27.1
First payments <sup>6</sup> .....	126,231	+1.9	+226.3	767,774	+52.3
Exhaustions <sup>7</sup> .....	10,870	+24.6	+37.5	108,952	+2.2
Weekly average beneficiaries.....	230,531	+24.3	+218.8	108,600	+38.9
Benefits paid.....	<sup>8</sup> \$17,947,844	+26.1	+273.3	<sup>9</sup> \$94,318,501	+58.6
Benefits paid since first payable <sup>8</sup> .....	\$2,250,170,346				
Funds available as of Aug. 31.....	\$6,975,814,176	+1.9	+22.1		

<sup>1</sup> Excludes Maryland, Ohio, Texas, and Wisconsin, which have no provision for filing additional claims; also Indiana and Pennsylvania before April 1945 and Florida before July.

<sup>2</sup> Data not available.

<sup>3</sup> Beginning April 1945 excludes Maryland, which has no provision for filing waiting-period claims.

<sup>4</sup> Excludes New York because data not reported, and Montana, Pennsylvania, Rhode Island, and West Virginia, which have no provision for part-total unemployment.

<sup>5</sup> Excludes New York because data not reported, and Montana and Pennsylvania, which have no provision for partial unemployment.

<sup>6</sup> Excludes Wisconsin before July 1945; data not comparable.

<sup>7</sup> Excludes Wisconsin before July 1945 because data not comparable, and Wyoming before April 1945.

<sup>8</sup> Not adjusted for voided benefit checks and transfers under interstate combined wage plan.

<sup>9</sup> Adjusted for voided benefit checks and transfers under interstate combined wage plan.

All recruiting of Mexican railway workers was suspended the latter part of August, and the 67,000 workers, employed mostly in Western States, will be returned to Mexico as rapidly as their contracts expire; no contracts will remain in force after February.

### Unemployment Claims and Benefits

In August, initial claims data for the Nation as a whole and for most of the individual States showed the drastic effects of war-contract cancellations. The load is heavily weighted with claims taken in the latter part of the month following the Japanese surrender. In comparison with the July figure of 267,550, initial claims rose 360 percent to 1.2 million. This number was only 220,000 less than in April 1940, the peak month for initial claims. The 42-percent increase in continued claims was weighted by the large volume of waiting-period claims filed in the latter part of the month. Compensable claims rose by 200,000, but the full effects of production cut-backs will not be apparent in compensable claims until September or later.

Benefit expenditures rose 25 percent from the July level, to \$18 million. This amount was almost three times that for August 1944 and reflected mainly the gradual cut-backs in production over the period. The number of payments made to claimants on interstate claims is increasing markedly. In June, 19,401 weeks were compensated for interstate claims, in July, 26,481; and the August figure of 36,244 was nearly double that of June. Funds available for benefits increased in August at about the same rate as in the preceding months of this year and reached a high of \$6,976 million.

Initial claims more than doubled in August in all but 6 States, and only 1 of the 6—Idaho—showed a decrease. In 14 States the increase was more than 500 percent—954 percent in Wisconsin. Continued claims rose in all but 2 States; Virginia reported a decrease of less than 1 percent, and Wyoming, of 11 percent. In 7 States—Iowa, Missouri, New Jersey, Oklahoma, Pennsylvania, Utah, and Wisconsin—the increases were more than 100 percent. New Jersey and Pennsylvania each had more than 100,000 claims.

In Alabama, initial claims rose 230 percent and continued claims 97 percent. Claims loads in various cities were weighted by workers released

from war industries: in Anniston, from a steel company; in Birmingham, from aircraft and ordnance plants; in Decatur, from the iron and steel industry and shipbuilding; in Mobile, from shipyards; and in Talladega, from chemical plants. The increase in benefit payments, which more than doubled, was partly due to a change in the State law, effective during July,

which increased both minimum and maximum amounts of payments.

In California the rise of 224 percent in initial claims was due primarily to sharp reductions in shipbuilding and aircraft production. The number of benefit payments to out-of-State claimants increased considerably in August. More than 5,000 weeks were compensated to persons

Table 2.—Initial and continued claims received in local offices, by State, August 1945  
[Data reported by State agencies, corrected to Sept. 26, 1945]

Social Security Board region and State	Initial claims				Continued claims			
	Total <sup>1</sup>	Percentage change from—		New	Total <sup>2</sup>	Percentage change from—		Compensable
		July 1945	August 1944			July 1945	August 1944	
Total.....	1,230,355	+359.9	+1,095.9	1,105,446	1,532,114	+41.5	+276.4	1,095,686
Region I:								
Connecticut.....	59,002	+627.9	+1,342.6	55,875	51,703	+80.2	+323.8	27,979
Maine.....	3,405	+109.9	+323.0	2,896	9,678	+1.3	+276.1	7,700
Massachusetts.....	53,794	+393.3	+1,025.6	47,195	56,128	+64.4	+179.5	31,085
New Hampshire.....	2,351	+500.4	+510.6	2,211	2,137	+44.9	+68.8	1,477
Rhode Island.....	13,088	+150.5	+657.0	11,555	27,946	+89.4	+244.5	22,356
Vermont.....	898	+661.0	+1,325.4	849	1,247	+47.9	+107.6	844
Region II-III:								
Delaware.....	2,281	+178.2	+1,615.0	2,106	4,036	+27.2	+1,181.3	3,199
New Jersey.....	113,118	+682.2	+1,627.3	103,160	105,572	+110.1	+374.9	48,823
New York.....	184,830	+277.8	+812.4	134,715	201,932	+12.7	+178.1	149,696
Pennsylvania.....	90,147	+524.1	+1,058.9	87,764	102,872	+114.7	+186.8	58,706
Region IV:								
District of Columbia.....	315	+60.7	+33.5	284	1,083	+3.9	+40.4	973
Maryland.....	17,643	+926.9	+3,131.3	17,643	16,636	+74.9	+40.9	16,636
North Carolina.....	7,153	+266.1	+614.6	6,866	11,646	+53.1	+162.5	5,879
Virginia.....	3,014	+363.0	+988.1	2,981	5,020	—1.1	+80.0	3,897
West Virginia.....	7,844	+113.2	+626.3	7,104	13,332	+3.1	+153.2	11,380
Region V:								
Kentucky.....	13,653	+460.2	+928.1	13,007	20,101	+42.4	+198.0	18,994
Michigan.....	168,805	+316.1	+2,148.3	145,423	236,290	+13.2	+983.9	209,078
Ohio.....	34,115	+245.9	+1,318.5	34,115	35,319	+68.3	+510.0	26,831
Region VI:								
Illinois.....	125,696	+362.1	+671.0	109,300	139,899	+41.5	+211.2	118,338
Indiana.....	62,764	+561.0	+6,227.0	45,125	49,894	+74.5	+950.2	29,603
Wisconsin <sup>3</sup> .....	26,582	+854.4	+1,443.7	26,582	31,123	+315.3	+366.6	17,110
Region VII:								
Alabama.....	13,019	+229.9	+1,007.1	12,477	24,185	+97.4	+321.2	17,723
Florida.....	6,588	+37.1	+360.4	6,188	13,637	+2.5	+82.6	10,328
Georgia.....	14,532	+676.7	+1,877.1	13,754	14,040	+66.7	+360.5	6,716
Mississippi.....	2,541	+103.9	+594.3	2,429	7,344	+16.7	+223.0	5,641
South Carolina.....	1,917	+116.6	+40.3	1,759	4,581	+26.3	+26.4	4,105
Tennessee.....	12,351	+307.9	+458.9	11,490	22,114	+57.1	+82.5	17,738
Region VIII:								
Iowa.....	8,796	+193.4	+1,578.6	8,294	16,009	+189.1	+500.9	7,448
Minnesota.....	11,401	+733.4	+3,577.7	10,977	10,247	+70.0	+419.6	5,902
Nebraska.....	3,082	+733.0	+3,044.9	3,014	2,155	+75.5	+196.0	981
North Dakota.....	89	( <sup>4</sup> )	( <sup>4</sup> )	74	251	+35.7	+66.2	241
South Dakota.....	121	+63.5	( <sup>4</sup> )	113	558	+26.8	+52.9	528
Region IX:								
Arkansas.....	4,599	+213.1	+590.5	4,473	8,133	+75.7	+129.6	6,069
Kansas.....	9,735	+789.9	+2,137.9	9,383	8,752	+80.2	+289.7	5,232
Missouri.....	38,393	+432.3	+1,617.0	36,644	42,738	+154.6	+280.6	24,686
Oklahoma.....	12,729	+624.1	+2,018.0	12,289	16,454	+114.7	+519.3	10,240
Region X:								
Louisiana.....	7,260	+205.4	+566.1	6,772	12,614	+54.7	+223.5	9,644
New Mexico.....	115	+23.7	( <sup>4</sup> )	110	438	+12.9	+129.3	424
Texas.....	14,346	+343.3	+751.9	14,346	21,748	+28.1	+133.5	18,164
Region XI:								
Colorado.....	1,296	+600.5	+508.5	1,252	1,295	+8.2	+10.7	1,009
Idaho.....	115	—33.3	( <sup>4</sup> )	101	1,332	+3.7	+166.9	1,200
Montana.....	225	+94.0	+249.0	200	973	+22.7	+70.5	791
Utah.....	410	+82.2	+102.0	384	903	+161.0	+24.5	722
Wyoming.....	28	( <sup>4</sup> )	( <sup>4</sup> )	27	95	—11.2	( <sup>4</sup> )	89
Region XII:								
Arizona.....	3,149	+250.3	+1,428.6	3,034	5,147	+66.7	+512.7	3,843
California.....	88,007	+224.4	+804.8	75,944	150,103	+21.7	+308.5	117,912
Nevada.....	259	+324.6	+212.0	238	308	+58.8	+11.0	277
Oregon.....	5,224	+292.2	+2,318.5	4,905	5,489	+12.5	+602.3	3,629
Washington.....	9,524	+348.2	+2,194.9	8,453	7,680	+87.6	+635.6	3,832
Territories:								
Alaska.....	9	( <sup>4</sup> )	( <sup>4</sup> )	4	64	+20.8	—54.6	54
Hawaii.....	7	( <sup>4</sup> )	( <sup>4</sup> )	7	8	( <sup>4</sup> )	( <sup>4</sup> )	4

<sup>1</sup> Includes additional claims, except in Maryland, Ohio, Texas, and Wisconsin, which have no provision for filing additional claims.

<sup>2</sup> Includes waiting-period claims, except in Maryland, which has no provision for filing waiting-period claims.

<sup>3</sup> Since Wisconsin has no provision for a benefit year, a new claim is the first claim filed by a worker with respect to each period of total or part-total unemployment.

<sup>4</sup> Not computed, because fewer than 50 claims were reported in either or both periods.



filing claims from other States, principally from Arizona, Arkansas, Illinois, New York, Oklahoma, and Texas.

Georgia's initial-claims load rose more than 650 percent, to 14,500, and continued claims rose 67 percent. Lay-offs from shipyards, particularly in Savannah and Brunswick, contrib-

uted to this unemployment. Some aircraft workers were released in Atlanta. In other parts of the State, lay-offs occurred at a shoe-manufacturing plant and a men's clothing factory, and peanut wholesale and processing establishments made seasonal lay-offs.

The number of initial claims reported by Illinois—125,696—represented an increase of 362 percent from the number filed in July. Virtual cessation of production of war materials was primarily responsible for the rise. More than half the claims were filed in the Chicago area, where cur-

Table 3.—Number of beneficiaries, number of weeks compensated, and amount of benefits paid, August 1945, and funds available for benefits as of August 31, 1945, by State

[Data reported by State agencies, corrected to Sept. 26, 1945]

Social Security Board region and State	Beneficiaries			Weeks compensated for specified types of unemployment				Benefits paid <sup>1</sup>			Funds available for benefits <sup>2</sup> as of Aug. 31, 1945
	Average weekly number	Percentage change from—		All types	Total	Part-total <sup>3</sup>	Partial <sup>4</sup>	Amount	Percentage change from—		
		July 1945	August 1944						July 1945	August 1944	
Total .....	230,531	+24.3	+218.8	998,959	942,553	15,534	39,559	\$17,947,844	+25.1	+273.3	\$6,975,814,176
Region I:											
Connecticut .....	4,977	+16.6	+141.0	21,569	20,590	323	656	426,435	+17.6	+151.7	177,447,164
Maine .....	1,699	-7.1	+265.4	7,364	6,117	92	1,155	113,105	-3.3	+407.4	36,400,649
Massachusetts .....	6,871	+24.9	+432.8	29,773	26,379	93	3,301	524,165	+22.8	+88.3	218,039,533
New Hampshire .....	6,241	+8.1	+47.9	1,045	944	15	86	12,939	+16.3	+71.3	21,978,558
Rhode Island .....	5,362	+77.2	+207.5	23,235	21,164	(1)	2,071	386,784	+81.2	+234.6	73,496,951
Vermont .....	152	+20.6	+32.2	660	640	7	13	9,869	+25.6	+58.2	12,433,059
Region II-III:											
Delaware .....	538	-2.2	+679.7	2,332	2,073	31	228	35,837	-5.5	+784.9	14,566,521
New Jersey <sup>5</sup> .....	11,010	+46.8	+155.9	47,709	43,485	58	4,166	519,963	+52.8	+180.1	452,123,059
New York .....	35,120	-7.2	+154.5	152,184	150,871	(1)	(1)	2,961,725	-6.9	+207.5	1,009,637,164
Pennsylvania .....	11,071	+59.6	+143.2	47,974	47,974	(1)	(1)	829,640	+60.5	+185.7	611,242,006
Region IV:											
District of Columbia .....	230	+7.5	-40.3	995	967	26	2	17,900	+8.4	-38.7	43,091,166
Maryland .....	4,383	+79.7	+415.0	18,994	15,434	20	3,540	329,151	+92.5	+485.8	128,892,927
North Carolina .....	1,186	+7.6	+93.2	5,138	4,890	0	258	55,088	+23.0	+134.2	104,678,592
Virginia .....	804	-10.0	+29.7	3,484	3,191	191	102	37,400	-15.9	+38.2	64,438,695
West Virginia .....	1,557	+44.7	+51.9	7,747	3,904	(1)	2,853	102,155	+31.2	+64.9	60,962,443
Region V:											
Kentucky .....	1,815	+34.0	+91.9	7,865	7,474	311	80	87,134	+42.8	+126.0	86,361,896
Michigan .....	52,061	+34.0	+1,059.0	225,599	224,226	851	522	4,595,788	+36.6	+1,145.7	291,721,389
Ohio .....	4,757	+69.2	+474.5	20,612	20,056	185	371	311,939	+70.8	+539.3	480,221,738
Region VI:											
Illinois .....	24,636	+36.7	+177.3	106,754	94,400	7,432	4,922	1,847,506	+32.7	+196.5	518,069,538
Indiana .....	5,910	+12.9	+471.6	25,611	23,942	185	1,484	428,538	+15.0	+538.2	185,084,801
Wisconsin .....	1,503	+65.2	+58.0	6,512	5,147	287	1,078	94,875	+64.7	+71.4	180,659,217
Region VII:											
Alabama .....	3,579	+83.4	+277.9	15,507	15,348	131	28	220,054	+110.1	+398.2	67,378,604
Florida .....	1,757	-35.5	+67.8	7,613	7,226	344	43	100,324	-36.4	+80.3	56,869,256
Georgia .....	1,282	+2.1	+189.4	5,470	5,287	13	200	67,775	-1.3	+255.8	79,087,977
Mississippi .....	874	+12.2	+261.2	3,789	3,414	84	291	44,844	+27.4	+318.2	25,528,876
South Carolina .....	449	+7.2	+54.3	1,946	1,863	17	66	21,148	+11.2	+49.4	38,290,330
Tennessee .....	2,194	+44.7	-16.4	9,507	9,166	171	170	115,032	+54.1	-10.7	85,935,014
Region VIII:											
Iowa .....	1,517	+131.6	+230.5	6,573	6,297	208	68	103,071	+164.7	+335.6	61,545,096
Minnesota .....	1,122	+53.9	+189.9	4,861	4,524	207	130	76,353	+67.4	+252.2	90,975,078
Nebraska .....	169	+15.0	+44.4	731	674	7	5	8,980	+23.3	+61.5	26,150,111
North Dakota .....	13	(1)	(1)	58	31	1	26	671	+37.5	+12.8	5,102,255
South Dakota .....	57	+14.0	(1)	248	242	1	5	2,767	+26.9	+385.4	6,346,454
Region IX:											
Arkansas .....	626	+90.3	+48.0	2,711	2,654	42	15	31,150	+89.9	+65.0	29,670,057
Kansas .....	922	+19.0	+128.8	3,994	3,720	129	145	55,935	+18.7	+153.9	54,715,228
Missouri .....	4,324	+105.3	+140.5	18,736	17,808	205	723	301,376	+125.0	+168.4	161,727,062
Oklahoma .....	1,209	+53.3	+435.4	5,501	5,320	131	50	93,029	+56.9	+538.6	47,661,983
Region X:											
Louisiana .....	1,847	+33.2	+105.7	8,005	7,576	111	318	123,140	+33.9	+134.3 <sup>6</sup>	79,370,931
New Mexico .....	25	(1)	(1)	107	103	4	0	1,254	+19.1	+188.6	9,067,282
Texas .....	2,353	+26.6	+201.3	10,196	9,856	340	0	132,126	+26.5	+268.4	153,073,455
Region XI:											
Colorado .....	164	-8.9	-24.4	710	668	13	29	9,373	-4.8	-23.5	34,488,435
Idaho .....	219	+62.2	+253.2	951	919	32	0	11,901	+73.5	+312.4	14,649,566
Montana .....	113	+8.7	+32.9	489	489	(1)	(1)	5,947	+14.0	+35.3	18,819,251
Utah .....	166	+172.1	-29.1	721	660	48	13	16,146	+210.6	-15.5	25,747,051
Wyoming .....	8	(1)	(1)	34	28	1	5	603	+2.2	+183.1	7,911,763
Region XII:											
Arizona .....	665	+72.3	+592.7	2,880	2,862	17	1	42,227	+72.9	+635.1	19,324,711
California .....	26,948	+5.8	+239.0	116,773	104,326	2,902	9,535	2,184,560	+9.4	+200.9	734,602,076
Nevada .....	47	(1)	(1)	203	190	7	6	3,243	+47.1	+50.5	16,191,807
Oregon .....	764	-12.1	+492.2	3,310	2,656	117	537	47,873	-9.3	+581.4	72,977,758
Washington .....	1,164	+99.0	+259.3	5,045	4,705	123	217	97,085	+128.7	+504.3	151,297,401
Territories:											
Alaska .....	30	(1)	(1)	129	109	20	0	1,858	+37.3	+101.3	8,033,941
Hawaii .....	1	(1)	(1)	5	4	1	0	104	+205.9	-50.7	17,676,309

<sup>1</sup> Excludes New York because data not reported; Montana and Pennsylvania, which have no provisions for partial and part-total unemployment; and Rhode Island and West Virginia, which have no provision for part-total unemployment.

<sup>2</sup> Not adjusted for voided benefit checks.

<sup>3</sup> Represents sum of balances at end of month in State clearing account, bene-

fit-payment account, and in State account in the Federal unemployment trust fund.

<sup>4</sup> Not computed, because fewer than 50 beneficiaries were reported in either or both periods.

<sup>5</sup> "Low month" figure for average weekly number of beneficiaries (p. 27, September Bulletin) should have been 3,617.

tailments in the production of aircraft were an important factor.

Indiana, with a record high of 62,764, rose to seventh place in number of initial claims filed. This figure was more than 16,000 above the number in August 1938, the previous high month, and 6,227 percent more than in August 1944. Curtailments in aircraft and munitions production were largely responsible for the increase.

In Iowa continued claims rose 189

percent. Benefit payments, which were higher than in any month since July 1942, were about 3½ times the monthly average for the first 6 months of 1945 and more than 10 times the monthly low in October 1944. The increase reflects lay-offs of workers following the surrender of Japan and especially the closing of ordnance plants at Des Moines and Burlington.

The percentage increase in initial claims in Kansas—790 percent—was

exceeded only by Wisconsin and Maryland. Lay-offs from aircraft plants in Wichita were responsible for most of the initial claims filed.

Maryland had the second highest percentage increase in initial claims—927 percent. More than 80 percent of these claims were filed in Baltimore, where lay-offs affected machinery and ordnance and shipyard workers.

Michigan reported more initial and more continued claims than any other State during the month. Initial claims rose 316 percent and continued claims 13 percent.

Minnesota had a 733-percent increase in initial claims, most of which were filed after the middle of August. The Minneapolis-St. Paul area, where cut-backs in war employment were most severe, accounted for the greatest portion of the claims. Semiskilled workers filed 51 percent of the total number as compared with 21 percent a month earlier. All industrial groups showed increases over the previous month, with the largest relative increases in the manufacturing industries and wholesale and retail trades.

Nebraska's initial claims rose 733 percent. Four-fifths of them came from Lincoln and Omaha, where lay-offs from the rubber industry and aircraft production were reported.

New Jersey, which was one of the four States receiving more than 100,000 initial claims, reported that the August claims volume was greater than the total number of initial claims filed in 1944. The August figure was an all-time high and almost 15,000 greater than the previous high of 98,630 in January 1939.

New York was second only to Michigan in number of initial claims filed, and the increase from the July number amounted to 278 percent.

Ohio reported a 246-percent increase in initial claims. Almost two-thirds of the 34,115 filed were from women. Women also filed more than three-fourths of the 35,319 continued claims, practically all of which were attributed to war-contract cancellations. Job opportunities for women were especially scarce. The largest number of all continued claims came from Youngstown, where war-contract cancellations were reported earlier.

In Oregon, initial claims increased 292 percent. More than half the claims were filed in Portland, where the fewest job opportunities in the

Table 4.—Applications, claims, and payments for veterans' allowances, July 1945<sup>1</sup>

[Corrected to Aug. 25, 1945]

State <sup>2</sup>	Applica- tions for entitle- ment	Initial claims			Continued claims			Payments		
		Type			Type			Weeks com- pen- sated	Average weekly num- ber of veter- ans <sup>3</sup>	Amount <sup>4</sup>
		Total	New claims	Ad- diti- onal claims	Total	Lack of work	Illness or dis- abil- ity			
All States.....	35,746	42,325	32,747	9,578	203,103	184,913	18,190	188,099	43,407	\$3,777,911
Alabama.....	858	852	690	172	3,623	3,365	258	3,326	768	66,928
Alaska.....	0	0	0	0	0	0	0	0	0	0
Arizona.....	168	275	167	108	1,347	1,161	186	1,236	285	24,619
Arkansas.....	1,038	1,089	871	218	4,365	3,857	508	3,949	911	78,526
California.....	1,681	2,418	1,506	910	11,900	10,457	1,443	11,774	2,717	235,983
Colorado.....	94	150	86	64	402	339	63	333	77	6,614
Connecticut.....	1,103	1,549	1,100	449	4,566	4,258	308	3,803	878	75,551
Delaware.....	195	195	185	10	234	222	12	278	64	5,476
Dist. of Col.....	394	594	393	1	1,720	1,475	275	1,403	324	27,851
Florida.....	353	474	351	123	1,748	1,607	141	1,950	450	38,843
Georgia.....	670	804	628	180	4,493	4,301	192	4,337	1,001	86,461
Hawaii.....	1	1	1	0	15	15	0	15	3	300
Idaho.....	19	21	12	9	88	65	23	97	22	1,948
Illinois.....	1,631	2,410	1,005	805	8,818	8,567	251	7,820	1,905	154,869
Indiana.....	865	577	308	179	2,936	2,807	129	3,312	764	65,121
Iowa.....	442	552	414	138	2,375	2,158	217	2,412	557	47,833
Kansas.....	146	178	129	49	718	679	39	710	164	14,084
Kentucky.....	768	735	642	113	4,259	3,921	338	4,094	945	85,144
Louisiana.....	244	203	180	53	804	763	41	723	167	14,372
Maine.....	216	206	178	30	1,126	1,031	95	1,050	242	20,965
Maryland.....	166	162	162	0	668	668	0	666	154	13,222
Massachusetts.....	1,213	1,608	1,199	409	5,626	5,041	585	5,189	1,197	102,971
Michigan.....	1,369	1,566	1,350	207	6,562	5,999	563	5,486	1,266	109,472
Minnesota.....	669	680	592	88	2,810	2,754	56	1,980	457	66,088
Mississippi.....	594	317	255	62	1,275	1,185	90	1,123	259	22,400
Missouri.....	758	1,066	771	295	3,705	3,521	184	3,392	783	67,328
Montana.....	66	64	54	10	317	276	41	315	73	6,229
Nebraska.....	86	52	45	7	284	252	32	250	58	4,974
Nevada.....	24	16	11	5	71	65	6	56	13	1,120
New Hampshire.....	259	328	255	73	980	921	59	880	203	17,500
New Jersey.....	2,512	2,954	2,506	448	14,900	13,424	1,476	14,351	3,312	286,615
New Mexico.....	54	68	58	10	271	264	7	248	57	4,958
New York.....	5,368	6,938	5,306	1,632	20,462	19,669	793	18,449	4,257	367,159
North Carolina.....	662	827	580	247	4,366	3,660	706	4,153	968	82,703
North Dakota.....	18	13	11	2	46	36	10	42	10	805
Ohio.....	700	670	670	0	2,456	2,292	164	1,799	415	35,586
Oklahoma.....	206	182	110	42	501	459	42	357	82	7,059
Oregon.....	96	109	79	30	414	361	53	332	77	6,575
Pennsylvania.....	3,462	4,255	3,462	793	23,365	18,558	4,807	21,114	4,872	421,749
Puerto Rico.....	406	721	344	377	16,438	15,914	524	14,928	3,445	298,210
Rhode Island.....	417	413	312	101	1,501	1,359	142	1,492	344	29,596
South Carolina.....	452	630	437	193	2,904	2,671	233	2,584	619	53,440
South Dakota.....	37	66	57	9	264	254	10	240	55	4,670
Tennessee.....	852	769	576	193	7,329	6,682	647	6,457	1,490	128,669
Texas.....	2,783	2,879	2,471	408	21,715	20,137	1,578	21,271	4,906	424,047
Utah.....	20	22	15	7	168	99	69	153	35	3,038
Vermont.....	19	23	17	6	158	148	10	143	33	2,808
Virginia.....	258	289	249	40	1,157	1,010	147	1,157	267	22,891
Washington.....	96	130	78	42	336	246	90	302	70	5,960
West Virginia.....	660	834	660	174	4,304	3,994	309	4,468	1,031	89,078
Wisconsin.....	531	576	511	65	2,000	1,928	74	1,982	457	39,111
Wyoming.....	37	39	37	2	23	16	7	20	5	383

<sup>1</sup> Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944.

<sup>2</sup> Includes Puerto Rico.

<sup>3</sup> Data based on calendar-month figures and therefore differ from data in table 2, p. 29, which are based on figures for weeks ended during month.

<sup>4</sup> Estimated by Readjustment Allowance Division, Veterans Administration.

Source: Data reported to Readjustment Allowance Division, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Hawaii, and Alaska, and by Veterans Administration for Puerto Rico.

Table 5.—Nonfarm placements, by State, August 1945

U. S. Employment Service region and State	Total	Women	Veterans <sup>1</sup>
Total.....	824,953	246,119	90,241
Region I:			
Connecticut.....	8,773	2,513	823
Maine.....	5,652	1,847	503
Massachusetts.....	19,801	8,051	2,513
New Hampshire.....	2,142	907	265
Rhode Island.....	4,386	691	418
Vermont.....	1,037	384	150
Region II:			
New York.....	120,784	38,075	9,054
Region III:			
Delaware.....	1,934	777	142
New Jersey.....	21,407	8,312	2,061
Pennsylvania.....	46,258	12,213	5,197
Region IV:			
District of Columbia.....	5,094	2,301	513
Maryland.....	9,085	3,507	1,082
North Carolina.....	22,508	10,488	2,161
Virginia.....	18,495	6,754	1,730
West Virginia.....	8,473	1,943	1,229
Region V:			
Kentucky.....	14,846	2,506	1,778
Michigan.....	16,083	3,704	2,996
Ohio.....	42,585	11,797	5,676
Region VI:			
Illinois.....	29,651	8,352	3,876
Indiana.....	20,619	6,576	2,029
Wisconsin.....	20,492	9,011	2,591
Region VII:			
Alabama.....	16,455	3,792	2,432
Florida.....	13,074	5,291	1,946
Georgia.....	19,857	7,184	2,541
Mississippi.....	8,509	2,818	1,315
South Carolina.....	14,327	5,506	1,101
Tennessee.....	20,559	6,097	2,860
Region VIII:			
Iowa.....	8,995	3,248	1,293
Minnesota.....	16,432	4,813	2,284
Nebraska.....	4,500	1,102	772
North Dakota.....	1,786	514	155
South Dakota.....	1,808	605	215
Region IX:			
Arkansas.....	11,169	2,214	1,557
Kansas.....	9,401	2,381	1,154
Missouri.....	18,418	4,708	2,354
Oklahoma.....	9,670	2,001	1,642
Region X:			
Louisiana.....	10,958	1,782	1,668
New Mexico.....	2,967	888	567
Texas.....	49,739	11,697	6,943
Region XI:			
Colorado.....	9,074	2,197	981
Idaho.....	4,204	1,250	499
Montana.....	3,009	589	432
Utah.....	5,318	1,847	440
Wyoming.....	1,767	247	263
Region XII:			
Arizona.....	3,836	1,032	557
California.....	82,340	21,695	8,394
Nevada.....	3,326	757	580
Oregon.....	14,290	4,470	1,859
Washington.....	18,950	4,985	2,671

<sup>1</sup> Represents placements of veterans of all wars.

State are available. About three-fifths of the claimants filing continued claims were women, and a large portion of the men were past 60 or in the teen-age group. The number of claimants from Klamath Falls was increased by lumber strikes and from Oregon City by curtailment of work in shipyards.

In Tennessee, initial claims rose 308 percent to 12,351. The rise was due to mass lay-offs from war plants in all parts of the State and to interstate claims filed by displaced workers returning from other States. Memphis, Nashville, and Chattanooga accounted for about half of the initial claims filed. In addition to workers laid off by war-production plants, the claimants were former workers in tobacco establishments, textile mills which are being reconverted to peacetime production, a tent and awning company, and shoe-manufacturing establishments.

The Texas initial-claim rise of 343 percent was caused primarily by the cancellation of aircraft contracts in Fort Worth and Dallas. There were also cut-backs in ordnance plants in the Texarkana and Waco areas and slight reductions at the shipyards in Beaumont and Houston.

**Veterans' readjustment allowances.**—This month the table on veterans' readjustment allowances (table 4) has been expanded to include newly available data on applications and claims. The average weekly number of veterans receiving allowances and the amount of the payments are compiled on a calendar-month basis and therefore differ slightly from the figures shown in the September BULLETIN (page 27) and elsewhere in

this issue (page 29), which were based on weeks ended within the month. In the 49 States, Alaska, Hawaii, and Puerto Rico, almost 36,000 applications were received for determination of entitlement to readjustment allowances. The application must be filed either before or when a new initial claim is filed. New York, 1 of the 10 States reporting more than 1,000 applications, topped the list with 5,368, and also reported the largest number of initial claims—6,938. Pennsylvania had the largest number of continued claims. Texas, with more weeks compensated than any other State, paid the highest amount of benefits. Alaska, on the other hand, reported no activity in payment of veterans' claims, and Hawaii had very little. Each of 15 jurisdictions had less than 100 applications for entitlement.

### Nonfarm Placements

The U. S. Employment Service reported only 825,000 placements in August, the smallest number since April 1944 and 19 percent less than in July. Placements increased in only 3 States—1.2 percent in the District of Columbia, 7.2 percent in Louisiana, and 26 percent in Idaho. Idaho reported no significant lay-offs during the last week of August. North Carolina, South Carolina, and Wyoming reported decreases of less than 1 percent in placements. No lay-offs in munitions industries were reported in either South Carolina or Wyoming. Three North Carolina areas reported a few lay-offs in ordnance plants in the last week of August.

Veterans' placements decreased also but only by about 4.5 percent, and 19 States made more placements in August than in July.

## Old-Age and Survivors Insurance

### Applicants for Account Numbers, April-June 1945

By the end of June a cumulative total of 82.2 million social security accounts had been established, and an estimated 74.1 million living persons, or 69 percent of the estimated population aged 14 and over, held account numbers.

The 973,000 new accounts established during April-June represented the smallest second-quarter total on record. The number was 29 percent less than that in the corresponding quarter of 1944; in accordance with the usual seasonal pattern, however, it exceeded accounts established in the first quarter of 1945 by 26 percent.

Although the total of 411,000 applications from men and boys was the smallest in any April-June quarter, it constituted a slightly larger proportion of all applications than in the corresponding period of 1944—42 per-

cent as against 40 percent. The 562,000 accounts established for women represented a 32-percent decline from the number in the second quarter of 1944 and a 31-percent increase over the number in the first quarter of 1945, as compared with a decrease of 25 percent and an increase of 21 percent, respectively, in men's accounts.

Almost two-thirds of all applicants were under 20 years of age. This proportion was the largest for any quarter, even though the number of applications received from boys and girls in most age groups under 20 was smaller than in April-June 1944. Girls under age 20 comprised 60 percent of all women who applied for account numbers and 34 percent of all accounts established—both proportions larger than in any previous quarter. The corresponding proportions for boys were 74 and 31 percent.

From April-June 1944 to April-June 1945, the percentage decline in the

number of applicants under age 14 and in each of the ages 14, 15, and 16 was larger for boys than for girls. Among men of military age, however, significant increases were recorded for each age from 23 to 28; at other ages the rate of decline was smaller than for women:

Age	Percentage change in number of applicants from April-June 1944 to April-June 1945	
	Male	Female
18.....	-19.9	-27.8
19.....	-29.8	-33.1
20.....	-23.4	-32.5
21.....	-2.7	-34.5
22.....	-2.4	-39.2
23.....	+12.2	-38.2
24.....	+13.2	-38.9
25.....	+35.8	-36.1
26.....	+25.2	-43.0
27.....	+17.5	-38.9
28.....	+4.6	-42.0
29.....	-1.2	-42.3
30-39.....	-23.5	-41.6

This situation, which was also found in the first quarter of 1945, probably resulted from recent reductions in draft calls and also the entrance or reentrance of discharged servicemen into the civilian labor force.

Fewer accounts were established for persons aged 60 and over than in any preceding quarter. The total of 32,000 applicants in this age group was 35 percent less than the number in April-June 1944, a decline reflecting the diminishing number of persons aged 60 and over who do not have account numbers and who are willing and able to work in covered employment.

As in the first quarter, Negro applicants constituted a slightly smaller proportion of all applicants than in the corresponding quarter of the previous year. Continuing the upward

Table 1.—Number of applicants for account numbers, by year, 1940-44, and first and second quarters 1945, and estimated number of living account-number holders at end of each period

Period	Applicants for account numbers		Estimated number of living account-number holders 14 years and over as of end of period <sup>1</sup>			
	Total during period	Cumulative total as of end of period	Number	Percent of estimated population 14 years and over <sup>2</sup>		
				Total	Male	Female
1940.....	5,227,084	54,225,212	49,900,000	48.7	66.6	30.9
1941.....	6,677,901	60,903,113	56,000,000	54.0	72.0	36.0
1942.....	7,638,175	68,541,288	63,000,000	60.2	77.4	43.2
1943.....	7,425,670	75,966,958	69,400,000	65.7	80.7	50.8
1944.....	4,536,948	80,503,906	72,900,000	68.4	82.3	54.7
January-March 1945.....	771,161	81,275,067	73,400,000	68.8	82.6	55.1
April-June 1945.....	972,576	82,247,643	74,100,000	69.3	82.9	55.9

<sup>1</sup> Estimated by adjusting the cumulative total of accounts established for duplications as well as for deaths; includes Alaska and Hawaii. Data subject to revision.

<sup>2</sup> Population 14 years of age and over estimated by U. S. Bureau of the Census; includes Alaska and Hawaii.

Table 2.—Distribution of applicants for account numbers by sex, race, and age group, April-June 1945

Age group	Total			Male			Female		
	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro
Total.....	972,576	832,167	140,419	410,503	361,562	48,941	562,073	470,295	91,778
Under 15.....	100,816	95,646	14,170	75,761	65,799	9,962	34,055	29,847	4,208
15-19.....	527,874	469,495	58,379	227,680	204,300	23,380	300,194	265,195	34,999
20-29.....	192,273	141,500	50,773	50,151	40,259	9,892	142,122	101,241	40,881
30-39.....	110,636	95,539	14,097	37,404	33,577	3,827	73,132	62,262	10,870
40-49.....	15,081	13,957	1,124	7,556	6,949	607	7,495	7,008	487
50-59.....	9,648	8,874	774	6,064	5,542	522	3,584	3,332	252
60-64.....	7,348	6,846	502	5,857	5,436	421	1,491	1,410	81

<sup>1</sup> Represents all races other than Negro.



Table 3.—Distribution of account-number applicants under 20 years of age, by sex and age, April-June, 1945 and 1944

Age	Total			Male			Female		
	April-June		Per- cent- age change	April-June		Per- cent- age change	April-June		Per- cent- age change
	1945	1944		1945	1944		1945	1944	
Under 20, total..	637,690	858,111	-25.7	303,441	408,420	-25.7	334,249	449,691	-25.7
Under 18, total..	539,822	722,150	-25.2	278,958	376,796	-26.0	260,864	345,354	-24.5
Under 14.....	38,062	49,638	-23.3	30,483	39,983	-23.8	7,579	9,655	-21.5
14.....	71,754	100,987	-29.9	45,278	65,238	-30.6	26,476	35,749	-25.9
15.....	127,878	165,976	-23.0	71,024	92,440	-23.2	56,854	73,537	-22.7
16.....	177,107	238,714	-25.8	82,160	112,386	-26.9	94,947	126,328	-24.8
17.....	125,021	166,835	-25.1	50,013	66,740	-25.1	75,008	100,095	-25.1
18.....	67,133	90,438	-25.8	18,536	23,153	-19.9	48,597	67,285	-27.8
19.....	30,735	45,523	-32.5	5,947	8,471	-29.8	24,788	37,052	-33.1

trend which began in the first quarter of 1944, however, the proportion of Negro men among all applicants was larger this quarter than in April-June 1944.

### Monthly Benefits in Force and Payments Certified, August 1945

At the end of August, monthly benefits totaling \$24.7 million were in force

for 1.3 million persons (table 4). During the month the number of benefits in force increased by only 25,000, the lowest net increase since February.

Monthly benefits were awarded to 35,000 persons in August, 4 percent less than in July. Child's, widow's, and widow's current benefits showed decreases ranging from 9 to 12 percent. Primary benefits, which increased 3 percent, were the only type in which the number of awards was greater. These benefits constituted 41 percent of the total number of monthly benefits awarded—the highest proportion in any month since January 1942.

During August \$22.2 million was certified for monthly benefit payments, \$500,000 more than in July. Lump-sum certifications totaled \$2.0 million, slightly less than in July.

Table 4.—Monthly benefits in force<sup>1</sup> in each payment status,<sup>2</sup> actions effected during the month, and payments certified, by type of benefit, August 1945

[Current month's data corrected to Sept. 19, 1945]

Status of benefit and action	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount
In force as of July 31, 1945.....	1,312,985	\$24,155,890	530,532	\$12,653,842	157,058	\$1,985,851	386,394	\$4,793,024	85,260	\$1,717,925	147,917	\$2,929,220	5,824	\$76,018
Current-payment status.....	1,128,103	20,609,306	440,902	10,575,642	135,493	1,725,498	351,905	4,361,182	83,711	1,686,833	110,371	2,185,456	5,721	74,695
Deferred-payment status.....	5,042	91,391	2,714	57,348	464	5,364	973	11,970	183	3,992	685	12,556	13	161
Conditional-payment status.....	179,840	3,455,183	86,916	2,020,852	21,101	254,989	33,516	419,872	1,366	27,100	36,851	731,208	90	1,162
Suspended.....	149,351	2,816,494	76,853	1,710,184	17,336	203,285	28,554	357,703	843	16,341	28,688	527,956	79	1,015
Frozen.....	30,489	638,689	11,063	310,668	3,765	51,704	4,962	62,169	523	10,759	10,165	203,242	11	147
Actions during August 1945:														
Benefits awarded.....	35,349	679,816	14,481	364,352	4,808	63,151	9,466	120,731	2,247	45,731	4,207	84,002	140	1,849
Entitlements terminated <sup>3</sup> .....	10,122	181,445	2,907	66,981	1,465	18,223	3,406	45,531	269	5,267	2,025	41,745	61	608
Net adjustments <sup>4</sup> .....	-72	9,145	-79	6,412	-46	618	19	1,840	8	38	30	1,357	-1	0
In force as of Aug. 31, 1945.....	1,338,140	\$24,663,396	542,027	\$12,953,625	160,355	\$2,031,297	392,473	\$4,870,094	87,244	\$1,758,427	150,129	\$2,972,814	5,912	\$77,169
Current-payment status.....	1,150,767	21,070,865	451,662	10,852,764	138,700	1,769,436	356,318	4,416,098	85,666	1,726,917	112,603	2,229,684	5,818	75,966
Deferred-payment status.....	5,294	95,364	2,793	58,842	496	5,720	1,025	12,654	172	3,613	796	14,366	12	160
Conditional-payment status.....	182,079	3,497,167	87,572	2,042,019	21,159	256,132	35,130	441,312	1,406	27,897	36,730	728,764	82	1,043
Suspended.....	150,684	2,835,487	75,848	1,712,165	17,255	202,405	30,047	377,440	884	17,194	28,568	525,376	72	907
Frozen.....	31,395	661,680	11,724	329,854	3,894	53,727	5,083	63,872	522	10,703	10,162	203,388	10	136
Payments certified in August <sup>5</sup> .....		\$24,258,755		\$11,346,198		\$1,859,705		\$4,731,624		\$1,801,489		\$2,416,944		\$1,545

<sup>1</sup> Represents total benefits awarded after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>2</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit. Benefit in deferred-payment status is one withheld entirely for a known period. Benefit in conditional-payment status is one withheld entirely for an indefinite period; if previously in current or deferred-payment status, it is a suspended benefit; otherwise it is a frozen benefit.

<sup>3</sup> Benefits are terminated when a beneficiary dies or loses entitlement to bene-

fits for the reasons specified in 1939 amendments, sec. 202.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions.

<sup>5</sup> Distribution by type of benefit estimated; includes retroactive payments.

<sup>6</sup> Includes \$2,019,889 paid as lump-sum benefits under 1939 amendments (payable with respect to workers who died after December 1939, if no survivor could be entitled to monthly benefits for month in which worker died) and \$1,370 paid as lump-sum benefits under 1935 act (payable with respect to workers who died before January 1940).

## Public Assistance

The slightly downward trend in number of recipients, which has persisted for 3 years in old-age assistance and more than 2 years in aid to the blind, continued in August. Total expenditures for old-age assistance increased 0.7 percent because of continued small increases in individual payments in many States. Total payments of aid to the blind were raised 6 percent, chiefly by the change from \$30 to \$40 in the amount of the

monthly blind pension in Pennsylvania, which increased by one-third the total amount paid in the State during the month.

Following small declines during the summer in the number of families receiving aid to dependent children, the total case load in August rose a little (0.3 percent). Expenditures increased 1.4 percent. The largest relative increase—12.4 percent in Iowa—was probably the result of increases in the maximums.

The general assistance load also continued to diminish in size, but at a slower rate than for the 4 preceding months. Most States reported relatively small changes in their case loads. The largest proportionate changes (—11 percent and +17 percent) occurred in Alaska and Vermont, respectively—both jurisdictions with comparatively small programs.

Special information gathered in 19 large cities indicates a growing volume of requests for general assistance.

For 4 successive months the number of requests has increased; the August number—8,895—is a peak figure for the past 2 years.

Chart 2.—Recipients of public assistance, January 1940–August 1945

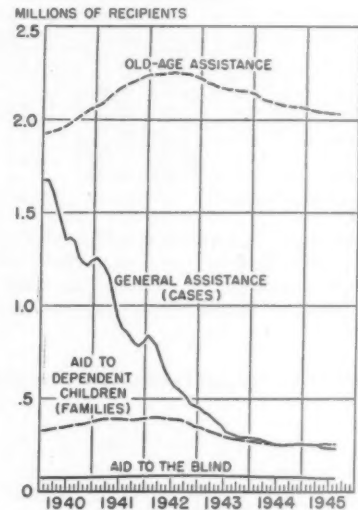


Chart 1.—Public assistance in the United States, January 1941–August 1945

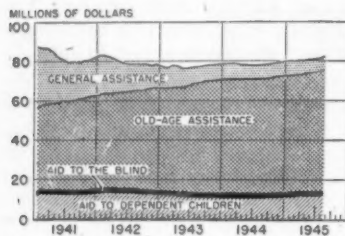


Table 1.—Public assistance in the United States, by month, August 1944–August 1945<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1944												
August		2,075,371	253,238	636,651	72,640	254,000		-0.3	-1.1	-0.7	-0.2	-0.4
September		2,070,432	252,363	635,174	72,553	254,000		-0.2	-0.3	-0.2	-0.1	+1
October		2,069,203	251,469	633,405	72,465	254,000		-0.1	-0.4	-0.3	-0.1	(?)
November		2,067,650	251,653	633,778	72,377	255,000		-0.1	+1.1	+1.1	-0.1	+3
December		2,065,892	253,681	638,882	72,301	258,000		-0.1	+0.8	+0.8	-0.1	+1.4
1945												
January		2,050,202	254,728	642,116	72,145	260,000		-0.3	+0.4	+0.5	-0.2	+0.6
February		2,052,886	255,289	643,803	71,893	258,000		-0.3	+0.2	+0.3	-0.3	-0.5
March		2,048,905	256,075	646,187	71,653	258,000		-0.2	+0.3	+0.4	-0.3	(?)
April		2,044,128	256,041	646,729	71,497	252,000		-0.2	(?)	+0.1	-0.3	-2.5
May		2,040,724	255,987	646,825	71,304	238,000		-0.2	(?)	(?)	-0.3	-5.7
June		2,038,443	255,674	646,801	71,194	234,000		-0.1	-0.1	(?)	-0.2	-1.4
July		2,034,595	254,314	644,088	71,084	232,000		-0.2	-0.5	-0.4	-0.2	-1.0
August		2,033,184	255,120	647,198	71,025	230,000		-0.1	+0.3	+0.5	-0.1	-0.7
Amount of assistance							Percentage change from previous month					
1944												
August	\$78,040,093	\$57,852,949	\$10,978,659	\$2,107,485	\$7,101,000		+0.2	+0.3	-1.4		+0.3	+2.0
September	78,074,438	57,895,855	11,067,866	2,108,717	7,002,000		(?)	+0.1	+0.8		+0.1	-1.4
October	78,738,323	58,188,918	11,198,912	2,112,493	7,238,000		+0.9	+0.6	+1.2		+0.2	+3.4
November	79,210,750	58,502,144	11,306,971	2,117,635	7,284,000		+0.6	+0.5	+1.0		+0.2	+0.6
December	79,829,784	58,721,787	11,560,642	2,119,355	7,428,000		+0.8	+0.4	+2.2		+0.1	+2.0
1945												
January	79,978,727	58,736,891	11,635,258	2,120,578	7,486,000		+0.2	(?)	+0.6		+0.1	+0.8
February	79,806,522	58,693,475	11,741,862	2,122,185	7,249,000		-0.2	-0.1	+0.9		+0.1	-3.2
March	80,358,700	58,856,126	11,903,031	2,120,543	7,479,000		+0.7	+0.3	+1.4		-0.1	+3.2
April	80,194,990	59,062,140	11,987,848	2,119,002	7,026,000		-0.2	+0.3	+0.7		-0.1	-6.1
May	80,896,330	59,826,101	12,037,783	2,123,446	6,909,000		+0.9	+1.3	+0.4		+0.2	-1.7
June	81,117,191	60,047,012	12,132,500	2,133,679	6,803,000		+0.3	+0.4	+0.8		+0.5	-1.5
July	81,390,112	60,536,297	12,091,159	2,134,656	6,618,000		+0.4	+0.9	-0.3		(?)	-2.7
August	82,307,846	60,943,034	12,260,634	2,266,178	6,838,000		+1.1	+0.7	+1.4		+0.2	+3.3

<sup>1</sup> Partly estimated and subject to revision. For monthly data prior to 1944 for continental United States see the *Bulletin*, February 1944, p. 27. Beginning with March 1945 *Bulletin*, data cover 51 jurisdictions. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Decrease of less than 0.05 percent.



## Meeting Common Human Needs

Public assistance services achieve their broad social purpose only when those who administer them understand the significant principles which make for sound individualization in a program based on right. Public programs are administered by humans for humans. Therefore, among other orientations, some understanding of common human needs and some comprehension of basic principles of human behavior are essential. As a public assistance worker's understanding of human needs and human motivations is deepened, she may be stimulated to evolve ways of helping which strengthen the individual.

From administrator to case worker, we are administering a program in which many of the statutory provisions have been inherited from the past and in which agency policies are

colored by outmoded conceptions of what is good for individuals and for society. If the institutions and agencies established to serve mankind are not to lose identity with people, becoming self-perpetuating and rigidly unsuited to human needs, then they must continuously have the breath of human life breathed into them. What is this breath of life? It is a basic understanding of individuals, a growing comprehension of their common needs, of their behavior motivations, and of the factors and forces which shape men to socialized and unsocialized ends.

The need for creative effort to make the most of our more progressive statutory provisions is evident. Frequently, statutes intended to safeguard the individual's and the community's welfare have been interpreted in such a way as to defeat their purpose. Interpretations have sometimes been restrictive, and sometimes there has been rigid adherence to the letter of the law, rather than regard for its spirit. Understanding of the common needs of the individual and of the decisive import of individual well-being for the good of society may lead to the formulation of policies which more adequately interpret the law's intent. Since some aspects of

our statutory provisions, and perhaps more often our entrenched policies, have not kept pace with social change or with current understanding of human nature, we have struggled to administer misconceptions from the past in as corrective a way as possible until the time when we can effect basic changes. An understanding of human behavior may reinforce such efforts in the direction of basic change, through leading to critical evaluation of the effect of legal provisions and policies on our services and on the people for whom our help is intended.

If this discussion gives greater significance to the relationship between public assistance programs and the growth of the individual, it may enable supervisors to help workers use the agency more positively, more flexibly, and more resourcefully, from the initial service of helping the applicant establish eligibility through all the other services indicated in individual instances. Insofar as it contributes to an understanding of basic needs and problems that grow out of human relationships, and to an appreciation of the various appropriate ways in which different people meet and deal with the same events and circumstances, it should help the worker to individualize the process of establishing eligibility and to differentiate need

\*Summarized from the introduction to Towle, Charlotte, *Common Human Needs, An Interpretation for Staff in Public Assistance Agencies*, Public Assistance Report No. 8. The report may be purchased at 25 cents a copy from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C., to whom all orders, accompanied by check or money order, should be addressed.

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, August 1945<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1945 in—		August 1944 in—				Total amount	Average	July 1945 in—		August 1944 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,033,184	\$60,943,034	\$29.97	-0.1	+0.7	-2.0	+5.3	Mo.....	100,097	\$2,364,672	\$23.62	-0.2	+0.5	-2.7	+3.0
Ala.....	32,379	503,211	15.54	+4	+7	+8.8	+3.5	Mont.....	10,679	336,077	31.47	-4	(1)	-3.0	+4.1
Alaska.....	1,321	48,103	36.41	-1	+1.0	-4.6	+7.5	Neb.....	23,928	690,350	28.85	-2	(1)	-4.2	+5.2
Ariz.....	9,431	363,993	38.60	-1	(1)	-1.1	-7	Nev.....	1,927	74,064	38.43	+4	+4	-2.1	-1.3
Ark.....	26,469	436,031	16.47	-1.0	-1.0	-3.5	-7.2	N. H.....	6,514	195,094	29.94	-1	-1	-4.2	+6.6
Calif.....	158,050	7,478,812	47.32	+1	(1)	+2	+4	N. J.....	23,317	744,602	31.93	-6	-2	-7.0	+2.1
Colo.....	40,201	1,663,549	41.38	-3	-2	-1.5	-1.2	N. Mex.....	5,910	183,650	31.07	+6	+1	+9.6	+5.7
Conn.....	13,982	549,841	39.32	+8	+7.1	-1.6	+12.1	N. Y.....	103,138	3,650,705	35.40	-1	+1.2	-3.9	+2.8
Del.....	1,269	20,925	16.49	-1.0	+8	-14.7	-4.2	N. C.....	32,767	418,834	12.79	(1)	+1.1	-1.7	+11.0
D. C.....	2,388	86,295	36.14	-7	-3	-10.8	+3.3	N. Dak.....	8,675	288,490	33.26	-4	-2	-1.6	+6.7
Fla.....	41,245	1,199,644	29.09	+5	+9	+8.4	+9.7	Ohio.....	117,215	3,550,100	30.29	-4	+9	-5.4	-5
Ga.....	66,342	760,754	11.47	-1	+1	-3.5	+3	Okl.....	79,197	2,777,694	35.07	+7	+3.9	+30.4	+12.0
Hawaii.....	1,431	33,497	23.41	-6	+2	-2.7	+12.3	Ore.....	20,127	747,550	37.14	+3	+1.3	+2.8	+3.0
Idaho.....	9,611	308,509	32.10	+1	+4	-2.7	+2.4	Pa.....	82,611	2,510,293	30.39	0	+7	-2.6	+8.0
Ill.....	121,084	3,921,329	32.39	-1	+5	-3.9	+5	R. I.....	7,240	247,573	34.20	+4	+1.1	+7	+8.0
Ind.....	54,613	1,405,959	25.74	-5	-4	-6.3	-8	S. C.....	21,503	324,636	15.10	-1	+3.8	+1.0	+10.9
Iowa.....	48,975	1,567,305	32.00	-3	(1)	-3.8	+6.1	S. Dak.....	12,635	325,525	25.76	-2	+7	-3.1	+4.9
Kans.....	28,015	813,511	29.04	-1	+4	-1.5	+3.3	Tenn.....	37,785	607,571	16.08	-2	-2	-1.2	-4.1
Ky.....	47,059	542,836	11.54	-1.2	-9	-13.0	-10.0	Tex.....	170,553	4,087,700	23.97	+3	+4	+1	+11.0
La.....	36,106	850,055	23.54	-4	-8	-1.1	+5.9	Utah.....	12,782	497,054	38.89	-3	-1	-3.0	+2.4
Maine.....	14,787	440,616	29.80	-2	+1	-1.9	+5.7	Vt.....	6,202	118,394	22.76	(1)	+8	-3	+10.2
Md.....	11,512	322,519	28.02	+1	+7	-5.7	+1.1	Va.....	14,932	212,401	14.22	-5	+4	-6.7	+4.1
Mass.....	74,412	3,197,783	42.97	-1	+1	-1.8	+5.4	Wash.....	61,285	3,017,003	49.25	+4	+1.6	+2.2	+33.4
Mich.....	84,474	2,660,190	31.49	+1	+1.6	-8	+6.1	W. Va.....	18,429	286,495	15.55	-2	-3	0	-13.9
Minn.....	54,455	1,652,090	30.34	-2	+2	-4.4	+1.2	Wis.....	44,711	1,812,968	29.37	-3	+1	-4.6	+1.1
Miss.....	27,075	423,930	15.66	-8	-1	+1.6	+9.3	Wyo.....	3,369	122,331	36.31	(1)	+1	+5.1	+18.7

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Decrease of less than 0.05 percent.

for other services. A worker with this understanding should be less inclined to impose services and to interfere with the recipient's right than one who has little comprehension of the meaning of the individual's response or of the significance of what he says when he applies for assistance.

Furthermore, if this presentation deepens the supervisor's understanding of human motives and of principles of personality growth, it may con-

tribute to the supervisor's understanding of the worker's response to the impact of work which at times makes heavy emotional demands on the worker. This understanding may throw light on the worker's learning response and thus enable the supervisor to advise and to guide the worker more patiently and more objectively. In a discussion of qualities needed by workers in public programs, it has been said, "What is involved is not a

detached or abstract interest but an attitude and a feeling that can be the basis of a disciplined skill exercised in a setting of policy and organized procedure designed for human service."<sup>1</sup> "Liking and concern for people" which hold amid "disadvantageous circum-

<sup>1</sup> de Schweinitz, Karl, "Education for Social Security," *The Educational Record*, Vol. 25, No. 2 (April 1944), pp. 142-153.

Table 3.—Aid to dependent children: Recipients and payments to recipients, by State, August 1945<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	July 1945 in—			August 1944 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	255,120	647,198	\$12,260,634	\$48.06	+0.3	+0.5	+1.4	+0.7	+1.7	+11.7
Total, 50 States <sup>2</sup> .....	255,057	647,074	12,258,759	48.06	+3	+5	+1.4	+7	+1.7	+11.7
Alabama.....	5,238	14,531	134,192	25.62	+1.3	+1.7	+2.3	+10.5	+13.6	+11.9
Alaska.....	31	96	1,675	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Arizona.....	1,376	3,985	54,528	39.63	-8	-3	-4	-1.4	-7	+1.9
Arkansas.....	4,124	10,883	108,374	25.35	-1.8	-1.7	-8	-13.6	-13.4	-19.8
California.....	6,373	16,137	535,206	83.98	-1.2	-1.3	-1.2	+9	-7	+10.8
Colorado.....	3,086	8,472	174,563	56.57	-4	( <sup>3</sup> )	+1.1	-8.4	-6.0	-46.0
Connecticut.....	2,029	5,094	159,893	78.80	+6	-1.6	+1	+10.0	+8.6	+16.9
Delaware.....	266	774	19,214	72.23	-3.3	-2.1	+4.3	+10.4	+12.2	-37.0
District of Columbia.....	604	1,898	41,465	68.65	+1.5	+1.0	+1.7	+12.5	+11.6	-38.8
Florida <sup>4</sup> .....	5,718	14,185	192,556	33.68	+2.7	+2.9	+3.0	+64.4	+69.4	+70.1
Georgia.....	3,890	9,758	97,394	25.03	-4	-3	-1	-2.5	-5	-1.5
Hawaii.....	492	1,529	31,258	63.53	-1.2	-1.2	+2.3	-5.0	-6.1	+5.4
Idaho.....	1,170	3,101	61,967	62.96	+2	-7	+2	-15.5	-17.7	+20.4
Illinois.....	19,733	47,309	989,096	50.12	( <sup>3</sup> )	+1	+3	-3.2	-2.2	+45.9
Indiana.....	5,846	13,692	214,179	36.64	-1.4	-1.1	-1.2	-16.9	-13.9	-12.2
Iowa.....	2,970	7,445	91,807	30.91	-1.1	-8	+12.4	-1.4	+3	+13.4
Kansas.....	2,789	7,682	139,007	49.84	-6	-9	+7	-10.7	-10.7	-1.8
Kentucky <sup>5</sup> .....	4,795	12,862	103,374	21.65	+1.1	+0	+0	+6.2	+3.0	+2.6
Louisiana.....	8,890	23,013	358,524	40.33	-1.3	-1.3	-1.3	-7.3	-6.8	+3.6
Maine.....	1,333	3,778	86,852	65.16	+1.6	+2.1	+3.2	-1.0	-1.2	+13.3
Maryland.....	2,900	8,382	108,320	37.24	+1.7	+2.5	( <sup>3</sup> )	+8.0	+9.1	+0.7
Massachusetts.....	7,048	17,380	563,125	79.90	-7	-6	-6	+1.4	+1.5	+7.9
Michigan.....	12,718	30,706	821,640	64.60	+1	+1	+3.5	+7	+1.1	+8.4
Minnesota.....	4,501	11,470	218,417	48.35	-9	-9	+1.8	-11.4	-9.2	+6.8
Mississippi.....	2,908	7,542	75,725	26.04	+9	+1.5	+1.2	+3.8	+6.2	+5.5
Missouri.....	11,029	28,565	378,186	34.29	+6	+6	+2.1	+1.5	+5.5	+5.6
Montana.....	1,258	3,190	59,219	47.07	-1.0	-1.3	+1.0	-8.3	-7.6	+26.9
Nebraska <sup>6</sup> .....	2,097	4,906	68,973	32.80	-3.3	-2.6	-2.7	-18.7	-18.3	-17.8
Nevada.....	63	124	1,875	89.76	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	763	1,898	52,182	63.39	+1.0	+1.9	+2.5	+12.9	+10.5	+41.5
New Jersey.....	3,073	7,690	184,172	59.93	-2.2	-2.0	-2.0	-14.3	-12.1	+8.0
New Mexico.....	2,562	6,816	96,160	37.53	+5	+5	+2	+18.8	+9.3	+21.7
New York.....	19,687	46,414	1,476,830	75.02	+3.5	+4.4	+5.1	+7.5	+10.0	+11.5
North Carolina.....	6,018	15,494	162,377	25.32	-4	-7	+6	-4.9	-5	+12.3
North Dakota.....	1,398	3,884	76,826	54.95	-2.6	-3.4	-1.8	-10.2	-8.9	+6.2
Ohio.....	7,181	19,739	396,331	55.19	-5	+2	+1.3	-6.5	-5.4	+8
Oklahoma.....	15,095	36,443	525,191	34.79	+1.3	+1.7	+1.8	+12.0	+11.7	+14.7
Oregon.....	1,211	2,967	96,729	79.88	-1.5	-6	-1.3	+3.9	+3.9	+12.5
Pennsylvania.....	22,430	59,243	1,436,998	64.07	+1.1	+1.1	+2.1	+2.1	+2.3	+18.5
Rhode Island.....	1,282	3,301	86,445	67.43	+3.1	+3.0	+2.0	+18.3	+16.8	+21.0
South Carolina.....	3,714	10,869	84,467	22.74	( <sup>3</sup> )	-2	-3	+8.7	+6.8	+6.4
South Dakota.....	1,429	3,443	83,296	37.30	+1.1	+8	+1.4	-3.1	+1	+11.3
Tennessee.....	10,928	28,577	331,051	30.29	-1	+1	( <sup>3</sup> )	+7	+1.5	-1.6
Texas.....	11,115	24,433	231,629	20.84	( <sup>3</sup> )	+4	+1	+5.8	+6.5	+5.2
Utah.....	1,783	4,779	130,975	73.46	-8	-8	-1.2	-3.0	-2.1	-4
Vermont.....	572	1,475	19,683	34.41	+5	+8	+6	+3.3	+5	+5.0
Virginia.....	3,407	9,679	106,498	31.25	+1	-1	+1	-4.9	-4.8	+11.1
Washington.....	3,574	8,851	328,236	91.84	+7	( <sup>3</sup> )	+1.5	+11.2	( <sup>3</sup> )	+22.7
West Virginia.....	7,036	19,659	195,906	27.84	-4	-3	-2	+4.6	+5.4	-11.4
Wisconsin.....	5,297	12,933	294,130	55.53	-5	-2	+3	-12.4	-11.5	-2.6
Wyoming.....	281	784	16,489	58.08	+4	+1.8	-4	-12.7	-7.3	+19.5

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by Social Security Board.

<sup>3</sup> Not computed. Average payment not calculated on base of less than 50

families; percentage change, on less than 100 families.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> For description of concurrent program see the *Bulletin*, April 1945, p. 26.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Data for July not comparable.

<sup>8</sup> Estimated.

stances" in which the individual may respond in baffling ways, ways different from the worker's conception as to how he should respond, may repre-

sent, in a few people, an inherent capacity for understanding. By and large, however, a "quick and vivid interest" in people, together with a liking

for them regardless of circumstances or response, derives in part from, and can be greatly increased by, understanding that is based on knowledge.

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, August 1945<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1945 in—		August 1944 in—	
				Number	Amount	Number	Amount
Total.....	71,025	\$2,266,178	\$31.91	-0.1	+0.2	-2.2	+7.5
Total, 46 States <sup>2</sup> .....	55,257	1,685,120	30.50	-0.2	+0.3	-2.5	+2.5
Ala.....	765	12,663	16.55	+1.8	+4.5	+4.9	+3.1
Ariz.....	453	21,033	46.43	-9	-3	+11.6	+16.3
Ark.....	1,162	21,468	18.48	-9	-1.3	-4.3	-9.5
Calif.....	5,351	255,945	47.83	-5	-4	-8.1	-7.6
Colo.....	460	16,831	36.59	-1.1	-1.3	-9.1	-7.6
Conn. <sup>3</sup> .....	127	4,749	37.39	-3.1	-1.7	-5.9	+2.9
D. C.....	197	7,862	39.91	-1.0	+4	-14.0	-5.1
Fla.....	2,292	68,910	30.07	+9	+1.1	-4	+2.6
Ga.....	2,012	28,545	14.19	-1	-1	-5.8	-3.9
Hawaii.....	63	1,568	24.89	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Idaho.....	206	6,933	33.66	0	+1.0	-6.4	-1.9
Ill.....	5,118	174,633	34.12	-5	-1	-9	+5.0
Ind.....	1,982	58,475	29.50	-1.2	-1.6	-10.4	-13.2
Iowa.....	1,235	42,830	34.68	-1.0	+3.3	-8.0	-8
Kans.....	1,051	33,027	31.42	-3	+3	-5.6	-2
Ky.....	1,568	20,414	13.02	-7	-4	-2.6	-2.1
La.....	1,350	36,524	27.05	-1.0	-1.2	-6.2	-1.0
Maine.....	811	24,980	30.80	-4	+2	-5.3	+2.8
Md.....	436	13,672	31.36	-5	( <sup>4</sup> )	-2.7	+4.3
Mass.....	962	43,065	44.77	-7	-5	+2.9	+11.1
Mich.....	1,244	43,307	34.81	-6	-1	-1.3	+3.1
Minn.....	852	35,797	37.67	-2	-2	+4	+8.3
Miss.....	1,475	32,950	22.34	+6	+1.1	+6.5	+40.1
Mo.....	3,000	75,000	25.00	0	+3	+2.9	+17.7
Mont.....	323	11,245	34.81	0	+3	-14.2	+3
Nebr.....	441	13,035	29.56	-2	+3	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	28	1,210	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	272	8,187	30.10	+1.5	+4	+7	+7.7
N. J.....	527	17,819	33.81	-1.1	-4	-3.8	+7.3
N. Mex.....	239	6,900	29.12	-5	-1	-9.8	-9.9
N. Y.....	2,928	116,501	39.79	+5	+2.2	+1.5	+9.9
N. C.....	2,359	44,643	18.92	+7	+1.5	+3.6	+17.7
N. Dak.....	110	3,661	33.28	+9	+9	-8.3	+2
Ohio.....	3,002	81,938	27.29	-2	-2	-4.4	+8
Okla.....	1,848	66,927	36.22	+4	+1.0	-2.1	+21.8
Oreg.....	374	17,435	46.62	0	+1.0	+5	+10.0
Pa.....	12,710	804,848	63.63	+3	+38.4	-1.3	+27.1
R. I.....	101	3,280	32.48	-1.9	-3.0	( <sup>4</sup> )	+27.1
S. C.....	946	19,303	20.40	+7	+1.1	+8.6	+18.0
S. Dak.....	213	4,974	23.35	-2.3	-9	-1.4	+7.0
Tenn.....	1,536	30,596	19.92	+2	+1	+1	-1.9
Tex.....	4,632	113,458	24.49	+3	+6	+1.0	+2.4
Utah.....	129	5,141	39.85	+8	+7	-3.7	-4.1
Vt.....	164	5,031	30.68	+2.5	+2.9	+3.1	+11.0
Va.....	962	17,599	18.29	+2	-1	-1	+9.7
Wash.....	584	31,209	53.44	+5	+9	-9.0	+25.2
W. Va.....	804	14,579	18.13	-1.0	-5	-2.0	-21.6
Wis.....	1,375	40,914	29.76	-1.1	-3	-8.0	-2.4
Wyo.....	116	4,534	39.09	+2.7	+3.1	-4.9	+3.7

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska and Delaware do not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by Social Security Board.

<sup>3</sup> For description of concurrent program see the *Bulletin*, April 1945, p. 26.

<sup>4</sup> Not computed. Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Data for July not comparable.

<sup>6</sup> Estimated.

Table 5.—General assistance: Cases and payments to cases, by State, August 1945<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1945 in—		August 1944 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> .....	230,000	\$6,838,000	\$29.71	-0.7	+3.3	-9.3	-3.7
Ala.....	3,243	46,407	14.31	+2.3	+4.6	+13.9	+13.2
Alaska.....	136	5,629	41.39	-11.1	+16.5	+24.8	+89.5
Ariz.....	1,766	52,244	29.58	+4.6	+8.3	-13.4	-18.0
Ark.....	2,617	31,418	12.01	-1.7	-2.3	-10.0	-2.5
Calif.....	11,483	438,023	38.15	+1.5	+6	+4.6	+15.2
Colo.....	2,920	89,734	30.73	-8	-1.4	-36.4	-33.3
Conn.....	2,395	78,197	32.65	+1.7	+3.4	-3.7	+3.0
Del.....	338	8,936	26.44	+1.8	+7.2	+1.5	+4.1
D. C.....	737	30,323	41.14	+1.4	+2.4	-12.2	+2.0
Fla.....	4,000	\$7,000					
Ga.....	2,521	29,973	11.89	( <sup>4</sup> )	+2.0	+10.5	+20.2
Hawaii.....	503	15,850	31.51	-3.5	-3.0	-11.6	-3.7
Idaho.....	493	10,548	21.40	0	-1	-19.6	-12.0
Ill.....	22,376	706,034	31.55	-1.2	+8.0	-16.5	-23.4
Ind.....	5,588	117,462	21.02	+5	+8	-2.2	+7.1
Iowa.....	3,579	66,007	18.44	-2.1	-2.8	-15.0	-10.2
Kans.....	3,158	91,841	29.08	-2	-1.0	-10.0	-2.4
Ky.....	1,500	21,000					
La.....	8,081	143,409	17.75	+1.2	-6	+26.2	+32.6
Maine.....	1,720	53,275	30.97	-4.9	-1.4	-9.0	-1.0
Md.....	4,946	162,531	32.86	+1.8	+14.4	+14.2	+19.9
Mass.....	12,177	409,980	33.67	+1.0	+5.1	-5.4	+2.4
Mich.....	10,691	387,520	36.28	+2.5	+22.1	+9.7	+25.7
Minn.....	4,578	120,028	26.22	-3.0	-1.7	-19.4	-13.1
Miss.....	330	2,740	8.30	+2.8	+7	-5.2	+11.6
Mo.....	8,101	170,315	21.02	-1	+7	+12.6	+1.5
Mont.....	967	23,717	24.53	+2	+1	-17.4	-13.8
Nebr.....	1,600	32,321	20.20	+1.8	-9	-6.6	+4.2
Nev.....	160	4,951	30.94	-7.5	+28.1	-38.7	+28.0
N. H.....	1,039	28,308	27.25	+1	+5.8	-22.2	-15.0
N. J.....	4,386	143,845	32.80	-1.2	-1.4	-12.9	-5.7
N. Mex.....	1,059	15,168	17.75	-1.0	-35.2	+16.2	-7.3
N. Y.....	134,278	1,571,908	45.88	-2.5	-3	-14.1	-10.8
N. C.....	2,368	26,416	11.16	+2.2	+3.3	+3.8	+18.2
N. Dak.....	574	14,574	25.39	-6.7	+7.2	-16.2	-3.0
Ohio.....	10,562	292,319	27.68	-6	+5	-6.2	+9
Okla.....	4,514	36,546	( <sup>4</sup> )	( <sup>4</sup> )	-3.4	( <sup>4</sup> )	-6.0
Oreg.....	3,424	145,709	42.56	-1.3	-5	+8.3	+25.9
Pa.....	19,788	558,005	28.19	-4	+10.8	-8.5	+5.1
R. I.....	1,995	65,574	31.87	+2.0	+3.6	+5.9	+5.6
S. C.....	2,837	37,162	13.10	+1.2	+7.4	+5.6	+27.5
S. Dak.....	750	14,126	18.83	-7.4	-9.7	-9.5	-14.6
Tenn.....	1,200	9,100					
Tex.....	2,700	44,000					
Utah.....	1,370	55,721	40.67	-1.5	-9	-5.6	-2.5
Vt.....	729	16,640	22.83	+17.0	+23.1	-12.9	-2.7
Va.....	2,937	50,714	17.27	-1	+1.2	-6.6	+14.1
Wash.....	4,867	245,920	50.53	+4	+4.2	-56.4	-1.1
W. Va.....	3,763	45,000	11.43	-1.8	-3.7	-20.1	-49.7
Wis.....	4,344	101,697	23.41	-1.0	-1.2	-11.5	-9.5
Wyo.....	326	10,195	31.27	-2.1	-2.0	-6.9	+7.8

<sup>1</sup> For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes estimated number of cases and payments for medical care, hospitalization, and burial only in Indiana and New Jersey, and estimated duplication of cases in Oklahoma.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> Based on actual reports including an estimated 95 percent of cases and payments.

<sup>5</sup> Estimated.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents approximately 80 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Excludes a few cases and a small amount of local funds not administered by the State agency.

<sup>10</sup> Increase of less than 0.05 percent.

<sup>11</sup> Includes cases receiving medical care only; number believed by State agency to be insignificant.

<sup>12</sup> Represents 1,385 cases aided by county commissioners and 3,129 cases aided under program administered by State Board of Public Welfare; amount of duplication believed to be large; average per case and percentage change in number of cases cannot be computed.

## Social and Economic Data

### Social Security and Other Income Payments

Income payments to individuals totaled \$13.3 billion in August, 2.5 percent less than in July but 1.4 percent greater than in August 1944. Social insurance and related payments registered the largest relative increase of any of the income payment segments, rising 4.1 and 38 percent above the July 1945 and August 1944 levels, respectively. All payments, except compensation of employees, were above those of a year earlier (table 1).

Compensation of employees, which represented 69 percent of total income payments in August as compared with 72 percent a year earlier, fell 3.1 percent below the July figure and 1.8 percent below the amount in August 1944. Compared with levels of a year ago, commercial and industrial pay rolls dropped about 8 percent. Other pay rolls, on the other hand, rose at about the same rate; agricultural wages and salaries rose nearly 10 percent, government pay rolls 9.2 percent, and wages in domestic service 5.6 percent. Government pay rolls reflect the recent increases in base pay of Federal workers, which became effective July 1.

Entrepreneurial income, net rents, and royalties, comprising 18 percent of total income payments in August, were 1.5 percent less than in July but 6.2 percent more than in August 1944. Dividends and interest showed gains of 0.8 and 10.6 percent above the July 1945 and August 1944 levels, respectively.

Social insurance and related payments comprised 1.7 percent of all income payments in August as against 1.3 percent a year earlier. These payments, which have risen steadily over the 12-month period, were 38 percent higher than in August 1944.

Military allowances to dependents of members of the armed forces stood at \$259 million in August, the same amount as in July. These expenditures have risen 12 percent since August 1944. Public aid payments increased slightly over the July 1945 and August 1944 levels but represented only 0.6 percent of the August total.

### Social Insurance and Related Payments

Benefits paid in August under the selected social insurance and related programs (table 2) amounted to \$152.5 million, 58 percent more than the amount disbursed in August 1944. Payments under these selected programs represented slightly more than two-thirds of all social insurance and related payments in the Department of Commerce series. The unemployment insurance and veterans' programs showed the largest relative increases, though monthly retirement and survivor payments under the Social Security Act also rose appreciably.

Monthly retirement and disability benefits totaled \$92 million in August as compared with \$68 million a year earlier. Disability payments to veterans accounted for the bulk of the increase; nearly \$60 million was expended as compared with \$40 million last August, an increase of 47 percent.

The number of disabled veterans receiving monthly payments rose correspondingly from 854,700 to 1.2 million. Monthly retirement payments under the Social Security Act increased 30 percent over the same period and totaled \$13 million this August; beneficiaries numbered 609,400, an increase of 28 percent. Smaller increases also occurred in number and amount of retirement and disability payments under the railroad retirement and civil-service programs.

Monthly survivor payments of \$34 million were made in August to about 1.2 million beneficiaries under the three selected programs. Nearly three-fourths of the survivor payments were made by the Veterans Administration, although survivors of veterans represented only about half of all survivor beneficiaries; in August 1944 the proportions were 65 and 45 percent, respectively. It was not until June of this year that the number of veterans' survivors exceeded the number of beneficiaries under the Social Security Act. August monthly survivor payments to 554,200 beneficiaries

Table 1.—Income payments to individuals, by specified period, 1936-45<sup>1</sup>

[In millions; data corrected to Oct. 8, 1945]

Calendar year and month	Total <sup>2</sup>	Compensation of employees <sup>3</sup>	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid		Social insurance and related payments <sup>4</sup>	Military allowances <sup>5</sup>
					Work relief <sup>6</sup>	Direct relief <sup>7</sup>		
1936.....	\$68,024	\$40,027	\$13,003	\$9,785	\$2,155	\$672	\$955	-----
1937.....	72,365	44,689	14,162	9,891	1,630	836	1,020	-----
1938.....	66,135	40,845	12,369	8,233	2,094	1,008	1,329	-----
1939.....	70,793	43,870	13,441	8,891	1,870	1,071	1,616	-----
1940.....	76,210	48,218	14,313	9,175	1,578	1,067	1,801	-----
1941.....	92,710	60,262	18,999	9,761	1,213	1,112	1,744	-----
1942.....	117,311	79,970	23,933	9,771	586	1,061	1,844	\$136
1943.....	143,089	101,813	27,161	10,389	57	940	1,703	1,020
1944.....	156,723	112,043	28,017	11,195	-----	944	1,970	2,548
1944								
August.....	13,096	9,383	2,298	940	-----	78	165	231
September.....	13,011	9,346	2,237	947	-----	78	168	234
October.....	13,178	9,398	2,341	951	-----	79	171	237
November.....	13,291	9,446	2,395	958	-----	79	175	238
December.....	13,376	9,530	2,384	964	-----	80	177	240
1945								
January.....	13,538	9,589	2,472	970	-----	80	185	241
February.....	13,723	9,625	2,608	980	-----	80	187	243
March.....	13,660	9,621	2,631	990	-----	80	194	244
April.....	13,562	9,545	2,491	1,002	-----	80	195	249
May.....	13,538	9,486	2,504	1,012	-----	81	202	253
June.....	13,692	9,520	2,493	1,024	-----	81	209	257
July.....	13,622	9,509	2,479	1,032	-----	81	219	259
August.....	13,280	9,216	2,441	1,040	-----	82	228	259

<sup>1</sup> Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

<sup>2</sup> Includes veterans' bonus; August payments were \$14 million.

<sup>3</sup> Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, and, beginning with February 1944, mustering-out pay.

<sup>4</sup> Earnings of persons employed by NYA, WPA, and CCC.

<sup>5</sup> Payments to recipients under 3 special public assistance programs and general assistance, value of food stamps under food stamp plan, and farm subsistence payments.

<sup>6</sup> Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retirement, workmen's compensation, State unemployment compensation, railroad unemployment insurance, veterans' pensions and compensation, and, beginning with September 1944, readjustment allowances to unemployed veterans.

<sup>7</sup> Government portion of payments to dependents of members of the armed forces; portion deducted from military pay included under compensation of employees as part of military pay rolls.

Source: U. S. Department of Commerce, Bureau of Foreign and Domestic Commerce.



under the Social Security Act totaled \$8.9 million, an increase of 35 and 36 percent, respectively, over the number

and amount paid a year earlier. Payments under the Railroad Retirement Act have remained fairly stable

throughout the 12-month period; payments to 4,400 survivors of railroad workers were \$149,000 in August.

Table 2.—Selected social insurance and related programs, by specified period, 1936-45

[In thousands; data corrected to Oct. 8, 1945]

Calendar year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Rhode Island sickness compensation <sup>11</sup>	State unemployment compensation laws <sup>12</sup>	Servicemen's Readjustment Act <sup>13</sup>	Railroad Unemployment Insur- ance Act <sup>14</sup>		
		Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>	Veterans Administration <sup>5</sup>	Monthly			Lump-sum <sup>6</sup>								
						Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Veterans Administration <sup>7</sup>	Social Security Act <sup>2</sup>	Railroad Retirement Act <sup>3</sup>	Civil Service Commission <sup>4</sup>					Veterans Administration <sup>10</sup>	
Number of beneficiaries																	
1944																	
August	475.6	160.7	80.1	854.7	411.1	4.3	344.1	14.2	1.7	1.2	4.2	7.0	72.3	3.3	0.6		
September	482.2	161.2	80.9	875.6	421.8	4.3	350.9	14.2	1.6	1.2	3.7	5.9	63.3	8.3	.7		
October	492.3	162.1	82.2	901.4	434.4	4.3	358.7	15.5	1.6	1.2	3.8	5.6	63.6	8.3	.9		
November	500.6	162.8	83.2	929.6	445.7	4.3	364.7	14.6	1.5	1.5	3.9	5.0	71.4	12.0	.9		
December	508.7	163.5	83.9	955.7	454.3	4.3	372.7	13.0	1.4	1.4	3.6	4.5	74.9	16.8	1.2		
1945																	
January	522.6	163.9	84.8	982.3	467.0	4.3	380.9	15.4	1.5	1.5	3.7	4.4	104.8	23.7	1.9		
February	533.9	164.9	85.4	1,008.1	479.4	4.2	386.3	15.4	1.4	1.5	3.4	4.3	100.1	26.1	1.8		
March	547.1	165.5	86.0	1,037.8	494.7	4.3	405.7	18.7	2.0	2.8	3.8	5.0	103.2	27.8	1.6		
April	558.4	166.0	86.6	1,070.3	510.0	4.3	459.5	17.0	1.9	2.0	3.7	5.3	87.2	28.3	1.2		
May	570.6	166.4	87.3	1,105.6	523.7	4.3	500.9	18.5	2.2	2.3	4.4	7.2	98.0	28.1	.8		
June	582.0	167.1	88.0	1,144.2	537.0	4.4	537.3	17.0	1.9	2.0	4.6	7.1	129.4	31.9	.8		
July	595.3	167.8	88.8	1,194.3	546.8	4.4	570.7	14.7	1.7	2.0	4.7	6.4	135.5	35.5	.6		
August	609.4	168.5	89.4	1,245.8	554.2	4.4	600.8	14.7	1.7	1.8	4.7	5.8	230.5	44.1	1.2		
Amount of benefits <sup>15</sup>																	
1936	\$458,896		\$683	\$51,630	\$299,001		\$2	\$99,992			\$4,062	\$3,395		\$131			
1937	501,664		40,001	53,694	299,660		444	96,370	\$1,278		4,401	3,684		2,132			
1938	969,600		96,766	56,118	301,277		1,383	101,492	10,478	\$291	4,604	3,405		393,786			
1939	1,043,089		107,282	58,331	307,512		1,451	109,192	13,896	1,926	4,952	3,553		429,298			\$5,696
1940	1,188,702	\$21,074	114,166	62,019	317,851	\$7,784	1,448	105,696	11,736	2,497	5,810	3,960		518,700			15,961
1941	1,085,488	55,141	119,912	64,933	320,861	25,454	1,559	111,799	13,328	3,421	6,170	4,352		344,321			14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120		344,084			6,288
1943	1,214,463	97,257	127,795	72,961	331,350	67,763	1,704	116,133	17,830	5,560	7,344	4,350	\$2,857	79,643			917
1944	1,119,588	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,119		582
1944																	
August	96,362	10,236	10,843	6,506	40,369	6,549	148	12,547	1,968	661	712	476	502	4,806			36
September	97,743	10,289	10,889	6,549	41,524	6,776	151	13,004	1,962	602	684	398	422	4,246			40
October	100,091	10,573	11,040	6,659	42,271	7,012	144	13,036	2,138	670	708	396	404	4,350			46
November	102,457	10,770	10,982	6,673	43,548	7,172	147	12,924	2,043	523	827	368	364	4,918	1,148		61
December	105,564	10,903	11,064	6,788	44,485	7,237	147	13,813	1,836	598	693	391	330	5,192	2,016		70
1945																	
January	111,868	11,257	11,065	6,856	46,903	7,507	143	13,891	2,189	599	830	371	318	7,290	2,438		111
February	111,874	11,548	11,184	6,810	46,971	7,755	143	14,404	2,181	534	788	319	290	6,435	2,413		98
March	119,330	11,925	11,253	6,962	49,039	8,094	146	16,042	2,634	764	1,257	388	362	7,242	3,140		100
April	121,222	12,155	11,270	6,974	50,306	8,297	151	18,450	2,370	748	968	363	387	6,179	2,541		63
May	128,582	12,450	11,247	7,119	51,950	8,478	147	22,085	2,563	874	1,102	438	540	7,044	2,501		45
June	135,804	12,701	11,379	7,137	54,804	8,707	152	22,613	2,346	716	956	460	535	9,686	3,572		42
July	143,745	12,974	11,448	7,220	57,228	8,773	149	23,492	2,033	649	928	470	570	14,352	3,523		35
August	152,466	13,348	11,484	7,263	59,500	8,889	149	25,300	2,021	693	842	470	425	17,948	4,060		72

<sup>1</sup> Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and Civil Service Retirement Acts, and disability payments to veterans.

<sup>2</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>3</sup> Age and disability annuitants and pensioners as of 26th of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

<sup>4</sup> Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but will be summarized twice a year in the Bulletin.

<sup>5</sup> Veterans' pensions and compensation.

<sup>6</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>7</sup> Payments to widows, parents, and children of deceased veterans.

<sup>8</sup> Number of decedents on whose account lump-sum payments were made, and amount of such payments.

<sup>9</sup> For the period January 1937-August 1939, includes payments to covered workers at age 65 totaling \$9.9 million, which are not survivor payments.

<sup>10</sup> Payments for burial of deceased veterans.

<sup>11</sup> Number represents average weekly number of beneficiaries. Annual amounts under State unemployment compensation and Rhode Island sickness compensation laws adjusted for voided benefit checks; monthly amounts unadjusted. Data under Servicemen's Readjustment Act are readjustment allowances to unemployed veterans only and exclude payments to self-employed veterans; data exclude Alaska prior to May 1945.

<sup>12</sup> Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures unadjusted.

<sup>13</sup> Payments to individuals: amounts certified, under the Social Security and Railroad Retirement Acts (including retroactive payments) and the Railroad Unemployment Insurance Act; disbursements minus cancellations, under Civil Service Commission and Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

<sup>14</sup> Preliminary estimate.

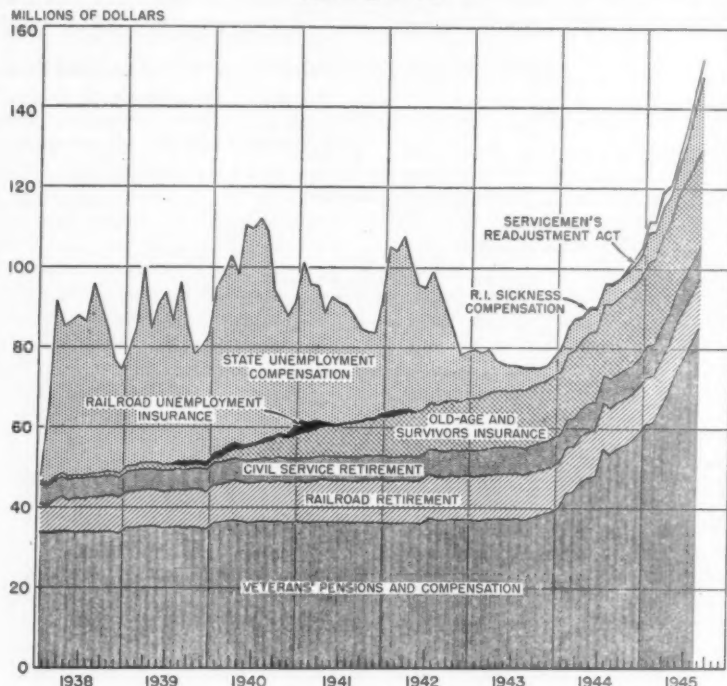
Lump-sum survivor payments under the Railroad Retirement Act increased 6.8 percent above the July figure, but disbursements by the Civil Service Commission and the Social Security Board declined 9.2 and 0.6 percent, respectively, while payments to survivors of veterans remained unchanged in August. Lump-sum payments under the four programs totaled \$4.0 million this August as against \$3.8 million a year earlier.

Of all types of payments, the unemployment insurance programs showed the sharpest relative increases in August, though the full impact of the sudden cessation of hostilities with Japan will be reflected in later months. Although claim loads expanded rapidly under State unemployment compensation programs, payments on many claims filed in August will not be made until September, since, in most States, at least 2 weeks must elapse between the filing of an initial claim and the date of payment. Unemployment insurance payments totaled \$22 million in August, increases of 23 and 356 percent above July 1945 and August 1944 levels, respectively. Nearly \$18 million was disbursed by the 51 State unemployment compensation agencies to a weekly average of 230,500 beneficiaries; a year earlier, 72,300 beneficiaries had received \$4.8 million. Unemployed veterans receiving readjustment allowances averaged 44,100 per week—24 percent more than in July, while payments, amounting to \$4.1 million, were 15 percent higher. Unemployed railroad workers received \$72,000 under the Railroad Unemployment Insurance Act, more than double the amount paid in July and 90 percent more than in August 1944.

Rhode Island sickness compensation activities declined for the third consecutive month. In August, a total of \$425,000 was paid to a weekly average of 5,800 workers. Expenditures were 15 percent below those of a year ago and 9.6 percent under the July amount.

The 1.2 million beneficiaries receiving monthly retirement or survivor payments under the Social Security Act in August represent some 721,000 families. The 262,000 beneficiaries receiving monthly retirement, disability, or survivor payments under the railroad and civil-service retirement systems are approximately equal to the number of families receiving such

Chart 1.—Payments under selected social insurance and related programs, January 1938–August 1945



payments, since these programs do not provide supplementary payments for wives and children of disabled workers, and since monthly benefits are paid to only one survivor of a deceased annuitant. The 1.8 million beneficiaries under the veterans' program represented about 1.6 million families.

## Financial and Economic Data

Social security tax receipts in August remained at their high wartime levels; the severe slashes in August employment in war-production industries will not be reflected until the last quarter of the year. Both the old-age and survivors insurance trust fund and the unemployment trust fund continued to show large excesses of receipts over expenditures (tables 5 and 6), although the unemployment trust fund is beginning to show the effect of the decline in war production. During the years of production for defense and then for war, aggregate monthly withdrawals from State accounts in the unemployment trust fund declined from the high point of \$83 million in October 1940 to

a low of \$3 million in October 1943. In the first full fiscal year of the war, 1941–42, withdrawals amounted to \$368 million. In the next fiscal year the amount fell to about half that figure and in 1943–44 to only \$60 million. A slight reversal of the downward trend occurred in 1944–45, when withdrawals totaled \$70 million. During the first 2 months of the current fiscal year withdrawals had already amounted to \$37 million.

During the first 6 months of 1945, the States withdrew \$7 million each month on the average; in July they withdrew about double this amount, and in August, more than three times as much—almost \$22 million. In August a year ago, only \$4 million was withdrawn.

Practically all States withdrew more in August than in July, and 28 States more than doubled the July amounts. Reflecting large cancellations of orders in ordnance and aircraft production, Michigan alone withdrew more than \$9 million in August, more than one-third of the total withdrawn by all the States during the month. An important portion of Michigan's peacetime economy was converted to war production. In terms of dollar

value of output, the State received more war-supply contracts than any other; it was the largest ordnance-producing State and ranked third in aircraft production. At the end of 1944, war-manufacturing pay rolls represented 45 percent of the State's total income payments, as compared with the national ratio of 19 percent.

New York and California made the next largest withdrawals from the fund in August, about \$3.5 million each. New York ranked second in aircraft and ordnance supply contracts, but in 1944 the State's war-manufacturing pay rolls accounted for only 14 percent of its total income payments. In California, which ranked first in shipbuilding and aircraft contracts, war-manufacturing pay rolls in 1944 represented 19 percent.

In the 3 months since VE-day, Michigan, with the sixth largest number of workers covered by unemployment insurance, withdrew the largest sum, approximately \$15 million. New York, with the highest number of covered workers, withdrew about \$9 million, and California, with the fourth largest group, about \$8 million.

Since the decline in ordnance production began somewhat earlier than in aircraft production and shipbuilding, Michigan is showing the effects of the reconversion period to a fuller extent than the other States. Pennsylvania, Illinois, and Ohio also contained large ordnance-producing areas, but the production of ordnance did not represent as large a portion of total war manufacture as in Michigan. Hence these three States, with the second, third, and fourth largest numbers of covered workers, respectively, withdrew \$2 million, \$4.5 million, and \$1 million, respectively, in the 3 months.

About half of all workers covered by unemployment insurance reside in the six States discussed above, yet these six States withdrew from the fund approximately three-fourths of the total amount withdrawn by all the States in the 3-month period following VE-day. The surrender of Japan will undoubtedly lead to further increases in withdrawals from the unemployment trust fund, while at the same time the State deposits will decline.

State balances in the fund rose from \$2.1 billion on June 30, 1941, to \$6.7 billion on June 30, 1945. The latter amount includes \$339 million interest

Table 3.—Contributions and taxes under selected social insurance and related programs, by specified period, 1943-45

[In thousands]

Period	Retirement, disability, and survivor programs			Unemployment insurance programs		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
Fiscal year:						
1943-44	\$1,292,122	\$445,951	\$267,065	\$1,353,272	\$179,909	\$121,518
1944-45	1,309,919	486,719	285,038	1,251,958	184,544	131,993
2 months ended:						
August 1943	330,209	222,950	16,146	344,452	11,277	1,385
August 1944	345,030	244,605	15,577	332,814	14,675	1,156
August 1945	347,305	287,212	9,777	323,422	15,066	1,419
1944						
August	293,279	23,560	14,182	160,332	11,727	1,099
September	3,814	24,592	56,936	4,369	666	33,105
October	55,427	23,305	1,464	166,221	3,160	48
November	267,340	24,098	14,414	143,760	11,154	1,110
December	3,974	24,226	55,235	5,899	919	31,761
1945						
January	33,275	24,230	1,156	132,093	13,232	31
February	222,056	24,707	4,679	127,303	114,251	724
March	17,640	23,846	65,484	5,162	9,729	31,471
April	41,157	26,498	1,465	158,365	2,845	359
May	315,615	24,808	8,597	167,886	12,337	2,215
June	4,591	21,803	60,041	5,085	1,576	30,013
July	61,501	271,976	1,475	173,103	2,998	50
August	285,803	25,226	8,299	150,319	12,068	1,369

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

<sup>3</sup> Represents contributions plus penalties and interest collected from employers, and contributions from employees in 3 States, deposited in State clearing accounts. Includes amounts transferred from State accounts to railroad unemployment insurance

account in the Federal unemployment trust fund. Data reported by State agencies, corrected to Oct. 24, 1945.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$24.4 million from employees, and contributions for fiscal 1945-46 of \$246.4 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District Government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

Table 4.—Federal appropriations and expenditures under programs<sup>1</sup> administered by the Social Security Board, by specified period, 1944-46

[In thousands]

Item	Fiscal year 1944-45		Fiscal year 1945-46	
	Appropriations <sup>2</sup>	Expenditures through August <sup>3</sup>	Appropriations <sup>2</sup>	Expenditures through August <sup>3</sup>
Total	\$709,659	\$122,421	\$787,015	\$150,151
Administrative expenses	\$ 25,611	\$ 3,017	\$ 23,015	5,516
Federal Security Agency, Social Security Board <sup>4</sup>	25,446	1,788	22,870	3,975
Department of Commerce, Bureau of the Census	165	22	146	16
Department of the Treasury <sup>5</sup>	(7)	1,207	(7)	1,525
Grants to States	444,214	24,656	463,000	96,608
Old-age assistance		62,351		74,260
Aid to dependent children	409,800	10,621	431,000	12,071
Aid to the blind		1,909		2,279
Unemployment compensation administration	\$ 34,414	9,775	32,000	9,996
Benefit payments, old-age and survivors insurance	\$ 239,834	34,748	\$ 301,000	46,027

<sup>1</sup> Excludes war emergency programs.

<sup>2</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Based on checks cashed and returned to Treasury. Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>4</sup> Expenditures for Social Security Board administrative expenses through July only; not available through August because of unavoidable circumstances in Treasury bookkeeping operations. August expenditures are reflected in succeeding months.

<sup>5</sup> Appropriations for fiscal 1944-45 include overtime pay; for 1945-46, exclude overtime pay.

<sup>6</sup> Represents appropriations and expenditures for salaries and some miscellaneous items; excludes other miscellaneous expenditures of the Board made from Federal Security Agency appropriations. Includes amounts expended by the Board in administration of old-age and survivors insurance,

reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

<sup>7</sup> Represents amounts expended by Treasury in administering title II of Social Security Act and the Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of Treasury.

<sup>8</sup> Not available because not separated from appropriations for other purposes.

<sup>9</sup> Includes \$4,417,862 transferred from War Manpower Commission as reimbursement for expenditures for employment office facilities and services.

<sup>10</sup> Represents actual payments during 1944-45 from old-age and survivors insurance trust fund.

<sup>11</sup> Represents estimated expenditures as shown in 1945-46 budget.

Source: Federal appropriation acts and 1945-46 budget (appropriations); Daily Statement of the U. S. Treasury (expenditures).

on the fund's holdings of Government securities credited to the accounts of the States. The rate of growth in State accounts during each of the first 3 of these fiscal years was about 35 percent, while in 1944-45 it declined to about 25 percent.

Rates of growth in individual State accounts varied widely from the average for all accounts. From June 30, 1941, to June 30, 1945, balances in all State accounts combined increased by 219 percent. The accounts of 24 States increased at a lesser rate,

whereas those of 27 States exceeded the average. Increases ranged from 85 percent for South Dakota's balance to 840 percent in that of Nevada; 18 State accounts increased 200-299 percent while the accounts of 15 States rose 100-199 percent. Eight States

Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-45

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations to trust fund <sup>1</sup>	Interest received <sup>2</sup>	Benefit payments <sup>3</sup>	Reimbursement for administrative expenses <sup>4</sup>	Net total of U. S. Government securities acquired <sup>5</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-August 1945.....	\$7,368,601	\$528,513	\$829,512	\$187,896	\$6,546,281	\$38,021	\$325,404	\$6,909,706
Fiscal year:								
1943-44.....	1,292,122	103,177	184,597	32,607	1,172,036	21,384	16,136	5,446,391
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
2 months ended:								
August 1943.....	330,209	8	27,634	5,645	-13,000	23,545	317,554	4,565,234
August 1944.....	345,030	4	34,748	4,875	-12,000	25,620	329,312	5,751,802
August 1945.....	347,305		46,027	4,952		38,021	325,404	6,909,706
1944								
August.....	293,279		18,118	2,437		25,620	329,312	5,751,802
September.....	3,814	3,714	18,402	2,437	279,964	26,898	34,760	5,738,492
October.....	55,427		19,204	1,869		26,686	69,326	5,772,846
November.....	267,340		18,906	1,869		38,680	313,806	6,019,320
December.....	3,974	2,530	19,248	1,869	290,000	29,418	8,455	6,004,707
1945								
January.....	33,275	4,938	30,032	2,307	-13,000	30,376	36,371	6,020,582
February.....	222,056		19,431	2,307		32,938	234,129	6,220,899
March.....	17,640	7,673	22,751	2,307	200,000	32,256	35,065	6,221,155
April.....	41,157		21,820	2,370		33,427	60,860	6,238,121
May.....	315,615		22,848	2,370		33,569	341,115	6,528,518
June.....	4,591	105,000	22,354	2,370	392,447	35,092	32,007	6,613,381
July.....	61,501		23,139	2,476		35,838	67,048	6,649,267
August.....	285,808		22,888	2,476		38,021	325,404	6,909,706

<sup>1</sup> Equals taxes collected under the Federal Insurance Contributions Act.

<sup>2</sup> Interest on investments held is credited annually in June; on investments redeemed, in month of redemption.

<sup>3</sup> Based on checks cashed and returned to Treasury.

<sup>4</sup> Figures for October-December 1944, in addition to usual bookkeeping adjustment for April-June quarter, include additional bookkeeping adjustments for expenditures for fiscal years 1941-42, 1942-43, and 1943-44. Figures in table do not reflect actual outlays in the respective years.

<sup>5</sup> Minus figures represent net total of notes redeemed; includes accrued interest.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-45

(In thousands)

Period	Total assets at end of period	Net total of Treasury certificates and bonds acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>2</sup>
Cumulative, January 1936-August 1945.....	\$7,610,393	\$7,593,173	\$17,219	\$8,861,091	\$467,482	\$2,365,297	\$6,963,330	\$503,749	\$34,048	\$44,701	\$647,061
Fiscal year:											
1943-44.....	5,878,778	1,503,000	8,778	1,349,307	88,526	60,000	5,380,403	109,375	8,001	591	498,375
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
2 months ended:											
August 1943.....	4,719,315	341,000	11,315	343,337		9,331	4,336,576	1,247		97	382,740
August 1944.....	5,215,750	341,000	4,750	335,394		8,482	5,707,316	1,041		41	508,433
August 1945.....	7,610,393	286,000	17,219	320,747		36,535	6,963,330	1,278		82	647,061
1944											
August.....	6,215,750	298,000	4,750	284,766		4,550	5,707,316	964		17	506,433
September.....	6,248,100	34,000	3,100	6,878		4,216	5,709,979	29,795		48	538,180
October.....	6,301,412	23,000	33,412	57,245	756	4,882	5,763,098	43	69	45	538,313
November.....	6,550,190	278,000	4,190	282,416		4,593	6,010,922	999		45	539,288
December.....	6,583,434	33,000	4,434	7,071	2,395	4,910	6,015,418	28,585	216	53	568,016
1945											
January.....	6,674,828	74,000	21,828	43,537	50,165	6,970	6,102,174	27	4,637	100	572,654
February.....	6,880,453	220,000	7,453	211,822		6,758	6,307,239	652		92	573,214
March.....	6,914,989	38,000	3,989	11,346	2,702	7,970	6,313,317	28,324	250	116	601,672
April.....	6,956,109	25,000	20,109	46,955		6,137	6,354,135	324		85	601,974
May.....	7,226,959	285,000	7,059	276,077		7,280	6,622,933	2,117		65	604,026
June.....	7,315,258	88,173	8,084	7,261	57,180	8,296	6,679,109	23,888	5,330	96	636,148
July.....	7,372,826	35,000	30,653	62,778		14,932	6,726,955	45		41	645,870
August.....	7,610,393	251,000	17,219	287,968		21,593	6,963,330	1,232		41	647,061

<sup>1</sup> Includes accrued interest.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,372,000, of which \$101,000 was transferred from Kentucky account in July 1945.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$47,649,000.

Source: Daily Statement of the U. S. Treasury.



registered increases of 300-399 percent, and five showed gains of 400-499 percent. Alaska's account increased 530 percent and Maine's by 559 percent. Only two jurisdictions—South Dakota and the District of Columbia—fell short of having their balance doubled during the 4-year period. The balances of the seven most populous States increased as follows: New York, 303 percent; Pennsylvania, 269 percent; Illinois,

236 percent; California, 320 percent; Ohio, 145 percent; Texas, 149 percent; Michigan, 185 percent.

The States had accumulated a total of almost \$7 billion in their accounts by the end of August. This amount represented 91 percent of the total assets of the unemployment trust fund; the rest was credited to the railroad unemployment insurance account. During August, the fund acquired \$251 million of 1½-percent

special certificates of indebtedness, maturing June 30, 1946, thereby raising its total investments to \$7,593 million. More than 90 percent of the latter consisted of 1½-percent special certificates which mature at the end of the fiscal year. The remaining investments were in long-term 2½-percent regular Treasury bonds. The average interest rate on all investments combined was 1.921 percent.

## Recent Publications in the Field of Social Security\*

### Social Security Board

TOWLE, CHARLOTTE. *Common Human Needs; An Interpretation for Staff in Public Assistance Agencies*. Washington: U. S. Govt. Print. Off., 1945. 132 pp. (U. S. Social Security Board, Bureau of Public Assistance, Public Assistance Report No. 8.) 25 cents.

A discussion based on the conviction that some understanding of universal human needs and of the basic principles of human behavior is essential in achieving the broad social purpose of a public program "administered by humans for humans."

U. S. SOCIAL SECURITY BOARD. *Why Social Security?* Written by Mary Ross and Illustrated by Hendrik Willem Van Loon. Washington: Social Security Board, Revised edition 1945. 20 pp. (Publication No. 15.)

Shows how the changes in our national economy necessitated the development of the social security program. Originally prepared in 1937, the pamphlet has been revised to take account of subsequent amendments to the Social Security Act. Free distribution; requests should be addressed to Informational Service, Social Security Board, Washington 25, D. C.

U. S. SOCIAL SECURITY BOARD. BUREAU OF PUBLIC ASSISTANCE. *Families Receiving Aid to Dependent Children, October 1942. Part II. Family Income*. Washington: U. S.

Govt. Print. Off., 1945. 30 pp. (Public Assistance Report No. 7.)

A sample study made in eight States in 1942, showing source, type, and amount of income of families receiving assistance. Part I of the study had discussed the race, size, and composition of the family and the reasons for dependency. A limited number of copies available for research workers and interested institutions. Requests should be addressed to the Bureau of Public Assistance, Social Security Board, Washington 25, D. C.

U. S. SOCIAL SECURITY BOARD. LIBRARY. *Selected References on Full Employment*. Washington, 1945. Processed.

### General

BETTELHEIM, C. "Economic and Social Policy in France." *International Labour Review*, Montreal, Vol. 51, June 1945, pp. 722-740. 50 cents.

The economic and social structure in France immediately after its liberation and the policies of the Provisional Government in its efforts to cope with the situation.

BUSTOS A., JULIO. "La Previsión Social Chilena en 1944." *Previsión Social*, Santiago de Chile, Vol. 12, Jan.-Mar. 1945, pp. 1-14.

Surveys legislative developments and gives financial and statistical data on social welfare in Chile in 1944.

CASSIDY, HARRY M. "Children's Allowances in Canada." *Public Welfare*, Chicago, Vol. 3, Aug. 1945, pp. 171-177. 50 cents.

Discussion of the arguments for and against the Canadian program.

CHASE, STUART. *Men at Work, Some Democratic Methods for the Power Age*. N. Y.: Harcourt, Brace and Company, 1945. 146 pp. \$2.

Shows how the Training-Within-Industry programs, the Hawthorne

experiments, and the democratic planning embodied in the TVA indicate an increasing awareness of the need for solving the "conflict of the individual with the factory . . . and with a planned society." The chapter, *Some Bureaucrats Are Human*, deals with the work simplification program of the Social Security Board.

CORSON, JOHN J. "More Secure Security." *Survey Graphic*, N. Y., Vol. 34, June 1945, pp. 277-279 ff. 30 cents.

An analysis and interpretation of the social security provisions of the new Wagner-Murray-Dingell bill.

DUCOFF, LOUIS J., and others. *Wages of Agricultural Labor in the United States*. Washington: U. S. Dept. of Agriculture, Bureau of Agricultural Economics, 1944. 139 pp. Processed.

The people who work for wages on farms, their numbers, composition, status, distribution, and wages, considered in relation to the agricultural economy and the general wage structure.

GORBUNOV, A. *The Work of the Soviet Trade Unions in the Field of Social Insurance of the Workers*. Moscow: The Publishing House of the All-Union Central Council of the Trade Unions, 1945. 34 pp. 10 cents.

Information on invalidity and accident benefits, maternal and child welfare programs, health and medical care provisions, pensions and burial allowances, and other social insurance measures for workers.

GRATTAN, C. HARTLEY. "Broad Social Security Measure a Jumble." *Barron's*, N. Y., Vol. 25, Aug. 20, 1945, pp. 3, 7. 25 cents.

Considers the financial aspects of the new Wagner-Murray-Dingell bill.

INTERNATIONAL LABOR OFFICE. *The Exploitation of Foreign Labour by Germany*. Montreal: The Office, 1945. 286 pp. (Studies and Reports, Series C, Employment and Unemployment, No. 25.) \$1.50.

A comprehensive, well-documented study, based partly on official German

\*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Board or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

publications and documents. Discusses the German administrative machinery for the regulation of labor, the procedures for recruitment of foreign labor, the number and geographic distribution of the workers involved. Includes information on wages and living and working conditions, social insurance measures, and provisions for dependents.

**INTERNATIONAL LABOR OFFICE.** *Minimum Standards of Social Policy in Dependent Territories (Supplementary Provisions).* Montreal: The Office, 1945. 110 pp. (Report V. International Labour Conference, Twenty-Seventh Session 1945.) 60 cents.

Supplements the recommendations passed at Philadelphia in 1944. Includes a section on workmen's compensation, social insurance, and employment service.

**INTERNATIONAL LABOR OFFICE.** *Yearbook of Labour Statistics, 1943-44.* Eighth Issue. Montreal: The Office, 1945. 265 pp. Paper edition, \$2; cloth edition, \$3.

Data in English, French, and Spanish, for some 60 countries on population, employment and unemployment, hours of work, wages, cost of living, retail prices, family income and expenditures, migration, industrial accidents, and disputes. Gives principal sources of information for all countries.

**KUCZYNSKI, JURGEN.** "Germany: Economic and Labour Conditions Under Fascism." N. Y.: International Publishers, 1945. 234 pp. (A Short History of Labour Conditions Under Industrial Capitalism, Vol. 3.) \$2.50. Outlines the structure and economic policies of German Fascism and describes labor conditions, including social insurance measures, 1933-43.

**KUZNETS, SIMON.** *National Product in Wartime.* N. Y.: National Bureau of Economic Research, Inc., 1945. 156 pp. (Publications of the National Bureau of Economic Research No. 44.) \$2.

Considers some of the conceptual problems in estimating national product raised or magnified by the war and the application of tentative solutions. Discusses the interpretation of war output as a component of national product, the ways in which war and nonwar production is priced, and the changes in national product during World Wars I and II.

**LINDER, LEO J.** "The Right to Economic Security." *Lawyers Guild Review*, Washington, Vol. 5, May-June 1945, pp. 126-150. 50 cents. The development of the Roosevelt

work, relief, and social security programs.

**LUNA VEGAS, RICARDO.** "Métodos de los Censos de Población de las Naciones Americanas." *Estadística* (Journal of the Inter-American Statistical Institute), Mexico, D. F., Vol. 3, March 1945, pp. 7-133.

A detailed study prepared for the Inter-American Statistical Institute giving background material essential for the development of minimum standards for the proposed hemispherical census of the Americas in 1950.

**MULLER, OSCAR R.** *Un Estudio Sobre la Caja de Seguro Social y su Futuro.* Panama: Caja de Seguro Social, 1945. 22 pp.

Explains the Panamanian system of old-age, invalidity, sickness, and maternity insurance. The author, who was economic adviser to the Government of Panama when the Social Insurance Law was amended in 1943, discusses the problems of improving medical care, simplifying collection of contributions, and maintaining a reserve sufficient to meet the costs of old-age benefits.

**Municipal Year Book 1945; The Authoritative Résumé of Activities and Statistical Data of American Cities.** Clarence E. Ridley and Orin F. Nolting, Editors. Chicago: International City Managers' Association, 1945. 603 pp. \$8.50.

"Postwar Reconstruction in the Union of South Africa." *Monthly Labor Review*, Washington, Vol. 60, June 1945, pp. 1215-1221. 30 cents.

Summarizes planning by various agencies in the fields of public health, social security, agriculture, education, housing, public works, and industrial development.

**RIEGLMAN, CAROL.** "Labor's Bridgehead: The I. L. O." *Political Science Quarterly*, N. Y., Vol. 60, June 1945, pp. 205-221. \$1.

Reviews the work of the International Labor Organization since its establishment in 1919, with special emphasis on the accomplishments of the Philadelphia Conference.

**RUML, BEARDSLEY.** "Taxes After the War." *State Government*, Chicago, Vol. 18, July 1945, pp. 113-114. 35 cents.

The relationship of tax policy to maintaining employment.

**SCHMIDT, EMERSON P.** *Mitigating Depressions.* Washington: Chamber of Commerce of the United States of America, 1945. 29 pp. (Chamber of Commerce of the United States of America. Post-War Readjustments Bulletin No. 15.) Single copies free.

Suggests public and private policies for preventing depressions.

**SILCOX, C. E.** *The Revenge of the Cradles.* Toronto: The Ryerson Press, 1945. 27 pp. (Canada Must Choose, A Series Dealing With Our Immediate Problems.) 25 cents.

The Canadian family allowance system in relation to population trends in Canada and its effect on national unity.

"Social Insurance Measures in France." *International Labour Review*, Montreal, Vol. 52, July 1945, pp. 83-86. 50 cents.

Information on the financial status of the French social insurance programs and on recent measures designed to overcome the financial difficulties.

"Social Provisions in the New Guatemalan Constitution." *International Labour Review*, Montreal, Vol. 52, July 1945, pp. 57-58. 50 cents.

Summarizes the "social guarantees" provided in the constitution promulgated in March 1945.

"The Tenth Anniversary of the Social Security Act." *Jobs* (Mississippi Unemployment Compensation Commission), Jackson (?), Vol. 7, Aug. 14, 1945. Entire issue.

A series of articles on the inter-related programs of social security in Mississippi.

**Unidad** (Revista de los Empleados de la Caja de Seguro Obligatorio), Santiago de Chile, Vol. 5, June 1945. Entire issue.

A special issue celebrating the twentieth anniversary of the Workers' Social Security Agency.

**U. S. OFFICE OF THE COORDINATOR OF INTER-AMERICAN AFFAIRS.** *Handbook of Latin American Population Data.* Washington, 1945. 58 pp.

Population, area, and density of population for major civil divisions and population for urban centers of 5,000 or more for each country.

"Wagner Program Costs Remain Moot Question." *The Eastern Underwriter*, N. Y., Vol. 46, June 29, 1945, pp. 24, 30. 35 cents.

Quotes the estimates of E. H. O'Connor of the Insurance Economics Society of America placing the ultimate cost at 12½ to 20 percent of pay roll, as opposed to the figures given by Senator Wagner.

### Old-Age and Survivors Insurance

**ANDREWS, DANIEL K.** "Old-Age Security for the American Farm Population." *Journal of Farm Economics*, Menasha, Wis., Vol. 27, Aug. 1945, pp. 634-648. \$1.25.

Discusses the inadequacy of the public assistance program from the standpoint of the rural population and considers the advantages and disadvantages, and some of the problems, involved in extending old-age and survivors insurance to agricultural labor.

"Board Marks Tenth Anniversary." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 6, Aug. 1945, pp. 122-125 f.

Summarizes the activities of the Railroad Retirement Board since its establishment in August 1935.

BROWER, F. BEATRICE. *Company Group Insurance Plans*. N. Y.: National Industrial Conference Board, 1945. 27 pp. (Studies in Personnel Policy, No. 70.)

A study, based on an analysis of 189 plans, of company policies regarding various types of group insurance during wartime.

MUNICIPAL FINANCE OFFICERS ASSOCIATION OF THE UNITED STATES AND CANADA. COMMITTEE ON PUBLIC EMPLOYEE RETIREMENT ADMINISTRATION. *1945 Conference. Résumé of Proceedings*. Chicago: The Association, 1945. 15 pp. Processed.

The meeting discussed the provisions of the new Wagner-Murray-Dingell bill which extend coverage to public employees, the investment of retirement funds, and the financing of the retirement systems.

"Railroad Retirement Board Operations, 1944-45." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 6, Aug. 1945, pp. 126-144 f.

SMITH, T. LYNN. "The Recent Increase of Persons in the Social Security Ages." *American Sociological Review*, Menasha, Wis., Vol. 10, June 1945, pp. 414-418. \$1.

Compares the age data of the 1930 census with those of the 1940 census, concluding that "since the social security program was instituted in the United States, there has been a strong tendency for persons less than 65 years of age to declare themselves old enough to qualify for old-age assistance."

U. S. BOARD OF ACTUARIES. CIVIL SERVICE RETIREMENT AND DISABILITY FUND. *The Twenty-Fourth Annual Report . . . Fiscal Year June 30, 1944*. Washington: U. S. Govt. Print. Off., 1945. 28 pp. (79th Cong., 1st sess., H. Doc. No. 263.)

U. S. BOARD OF TRUSTEES OF THE FEDERAL OLD-AGE AND SURVIVORS INSURANCE TRUST FUND. *Old-Age and Survivors Insurance Trust Fund . . . Fifth Annual Report for the Fiscal Year Ended June 30, 1944*. Washington: U. S. Govt. Print. Off., 1945.

29 pp. (79th Cong., 1st sess., H. Doc. No. 266.)

A record of operations for the fiscal year 1944, the influence of the war on the trust fund, the expected trend during 1945-49, and the actuarial status of the trust fund.

## Employment Security

AMERICAN FEDERATION OF LABOR. COMMITTEE ON SOCIAL SECURITY. *Labor's Program for a National Employment Service*. Washington: The Federation, 1945. 15 pp.

Outlines the reasons for continuing a national system.

BERRIDGE, WILLIAM A. "Observations on Beveridge's 'Full Employment in a Free Society' and Some Related Matters." *Political Science Quarterly*, N. Y., Vol. 60, June 1945, pp. 176-187. \$1.

BROADWAY, FRANK R. "Some Reflections on the 1945 Legislative Amendments to Alabama's Unemployment Compensation Law." *Alabama Social Welfare*, Montgomery, Vol. 10, Aug. 1945, pp. 2-4.

CHAMBER OF COMMERCE OF THE STATE OF NEW YORK. SPECIAL COMMITTEE ON INDUSTRIAL PROBLEMS AND RELATIONS. *Resolutions and Report . . . Urging the Return of Federal Employment Services to the States*. N. Y.: The Chamber, 1945. 2 pp.

"Effect of Cut-Backs in War Contracts on Employment and Turnover of Selected Plants." *Monthly Labor Review*, Washington, Vol. 60, June 1945, pp. 1175-1181. 30 cents. The study covers the period December 1943-May 1944.

GREAT BRITAIN. EXCHEQUER AND AUDIT DEPARTMENT. *Unemployment Fund Accounts 1943*. London: H. M. Stat. Off., 1945. 8 pp. 2d.

GREAT BRITAIN. UNEMPLOYMENT INSURANCE STATUTORY COMMITTEE. *Twelfth Report on the Financial Condition of the Unemployment Fund (General Account) as at 31st December, 1944*. London: H. M. Stat. Off., 1945. 12 pp. 2d. Includes the report on the agricultural account.

HENIG, HARRY, and UNTERBERGER, S. HERBERT. "Wage Control in Wartime and Transition." *American Economic Review*, Menasha, Wis., Vol. 35, June 1945, pp. 319-336. \$1.25.

Reviews the wartime stabilization program, considers the advisability of extending it throughout the transition period, and formulates the broad outlines of a wage stabilization program for the reconversion.

NEW JERSEY. UNEMPLOYMENT COMPENSATION COMMISSION. *New Jersey*

*Covered Employment Trends, First Six Months of 1944 for Counties and Labor Market Areas*. Trenton (?) , 1945. Unpagged. Processed.

"Data of the number of jobs reported quarterly by covered employees, according to major industry groups, showing state-wide totals and totals for each industry group by counties and accepted labor market areas."

OLDS, IRVING S. *Some Aspects of the Proposed Guaranteed Wage*. No Place: 1945. 17 pp.

An address by the chairman of the Board of Directors of the United States Steel Corporation on why a compulsory guaranteed annual wage is not economically and financially advisable.

PATCH, BUEL W. "Full Employment." *Editorial Research Reports*, Washington, Vol. 2, July 30, 1945. Entire issue. \$1.

Summarizes the provisions of the proposed Full Employment Act of 1945 and the various proposals here and in England for ensuring full employment.

PENNSYLVANIA. DEPARTMENT OF LABOR AND INDUSTRY. BUREAU OF EMPLOYMENT AND UNEMPLOYMENT COMPENSATION. *Adequacy of Benefit Payments in Pennsylvania During Uniform Benefit Year Ending May 31, 1944*. Harrisburg, 1945. 18 pp. Processed. (Statistical Information Bulletin No. 48.)

PIERSON, JOHN H. G. "The National Budget as an Aid in Reducing Deficits Under Assured Full Employment." *Monthly Labor Review*, Washington, Vol. 61, Aug. 1945, pp. 210-214. 30 cents.

How a full-employment budget would function.

PRESS RESEARCH, INC. *Post-War Jobs; A Guide to Current Problems and Future Opportunities*. Washington: Public Affairs Press, 1945. 211 pp. \$2.50.

A summary of current thinking and planning for full employment, consisting mainly of excerpts from speeches, official statements, and reports of government officials, industrialists, and Congressmen.

U. S. LIBRARY OF CONGRESS. LEGISLATIVE REFERENCE SERVICE. *Bibliography on Full Employment. Report to the Committee on Banking and Currency Relating to the Bill (S. 380) . . . Washington: U. S. Govt. Print. Off., 1945. 56 pp. (79th Cong., 1st sess., Senate Committee Print No. 2.)*

A classified, annotated bibliography.

WALLACE, HENRY A. *Sixty Million Jobs*. N. Y.: Reynal and Hitch-



cock; Simon and Schuster, 1945. Cloth edition, 216 pp., \$2.; paper edition, 83 pp., \$1.

Shows in simple language the magnitude of and the need for postwar full employment, and outlines potential peacetime developments, public and private, at home and abroad. Indicates the national policies through which this goal can be achieved within our democratic processes.

WASSERMAN, WILLIAM STIX, and LUTZ, HARLEY L. "Should The Government Guarantee Employment?" *Modern Industry*, N. Y., Vol. 9, June 15, 1945, pp. 117-130. 35 cents. Arguments for and against Government guarantee of full employment.

### Public Welfare and Relief

CANADIAN WELFARE COUNCIL. *The Story of the Year; Proceedings and Reports of the Twenty-Fifth Annual Meeting, May 30th, 1945*. Ottawa: The Council, 1945. 27 pp.

"The Conference Radio Broadcast Series." *The Quarterly Bulletin* (New York State Conference of Social Work), Albany, Vol. 16, June 1945. Entire issue. 50 cents a year.

The texts of the four broadcasts which took the place of the regular annual meeting. The talks summarized State social welfare legislation in 1945 and discussed the rehabilitation of the handicapped, services for youth, and services for veterans.

LANGER, MARION F. "A Visiting Housekeeper Program." *The Family*, N. Y., Vol. 26, July 1945, pp. 182-189. 25 cents.

The program of the Jewish Social Service Association of New York City. MAYO, LEONARD W. "A Cabinet Post for the Home Front." *Survey Monthly*, N. Y., Vol. 81, Aug. 1945, pp. 203-206. 30 cents.

Urges the formation of a Federal department of education, health, welfare, and recreation. Summarizes the report of the Committee on Reorganization of Community Services, of which the author is co-chairman. The report stresses the need for the integration of health, education, welfare, and recreation services on local, State, and Federal levels.

POTTER, ELLEN C. "The Year of Decision for Social Work." *Conference Bulletin* (National Conference of Social Work), Columbus, Ohio, Vol. 48, July 1945, pp. 5-10. 15 cents. Outlines the functions of the various organizational divisions of social work and charts a course of action for the National Conference of Social Work.

ROMMES, BJARNE. "1945 Legislative Summary." *Wisconsin Welfare*,

Madison, Vol. 14, June 1945, pp. 1-5. \$1 a year.

State welfare legislation.

SAMSON, EMILY D. *Old Age in the New World*. London: Pilot Press, 1944. 60 pp. (Target for Tomorrow.) 4s. 6d.

Suggests ways of meeting the needs of elderly persons in England, who are still undergoing hardships despite various statutory and voluntary provisions.

### Health and Medical Care

BRITISH INFORMATION SERVICES. *British Health Services Today*. N. Y.: The Services, 1945. 27 pp. (ID 608.)

Reviews existing services and outlines postwar health planning.

CANADIAN DENTAL ASSOCIATION. *The Dental Profession in Canada and Health and Health Insurance*. Toronto: The Association, 1944. 29 pp.

A compilation of the proposals and policies of the Canadian Dental Association with reference to participation in a national health insurance plan.

CAVINS, HAROLD M. *National Health Agencies*. Washington: Public Affairs Press, 1945. 251 pp. \$3.

A directory of national health agencies, both private and public, giving for each its purpose and function, membership, publications, location, and executive officer.

CONFERENCE ON PROBLEMS OF MEDICAL CARE, WASHINGTON, D. C., 1944. Report . . . New York: Physicians Forum, Inc., 1945 (?). 47 pp. Processed.

The addresses and summaries of the panel discussions at a conference, sponsored by the Physicians Forum, of doctors and representatives of consumer groups. Henry B. Richardson discussed the distribution and organization of medical and hospital facilities; Franz Goldman considered the problem of payment for medical care and professional services; Channing Frothingham spoke on the essentials of high quality medical care; and Sidney Greenberg and Millard Rice considered medical care for veterans.

GREAT BRITAIN. EXCHEQUER AND AUDIT DEPARTMENT. *National Health Insurance Fund Accounts for the Year Ended 31st December 1943*. London: H. M. Stat. Off., 1945. 23 pp. 4d.

"Health-Benefit Programs Established Through Collective Bargaining." *Monthly Labor Review*, Washington, Vol. 61, Aug. 1945, pp. 191-209. 30 cents.

A description of the plans, covering more than 600,000 workers, provided for in employer-union agreements.

KLEM, MARGARET C. "Nursing Care in Prepayment Medical Care Organizations." *Public Health Nursing*, N. Y., Aug. 1945, pp. 412-419. 35 cents.

Information on the number of nurses connected with prepayment medical care organizations and the type of nursing service provided.

MACKINTOSH, J. M. *The Nation's Health*. London: Pilot Press, 1944. 64 pp. (Target for Tomorrow No. 5.) 4s. 6d.

An illustrated booklet outlining developments in Great Britain in sanitation, nutrition, housing, industrial welfare, and maternal and child welfare and the provisions for medical and health services.

NORTH DAKOTA. STATE HEALTH PLANNING COMMITTEE. *Medical Care and Health Facilities in North Dakota*. Bismarck (?), 1945. 41 pp.

County data on the number of physicians and dentists, the number of persons and area each served, the number of hospitals and hospital beds, and the amount and kind of local public health work.

SARTAIN, GERALDINE. "Who Fights Health Insurance?" *Nation*, N. Y., Vol. 60, June 23, 1945, pp. 691-692. 15 cents.

Points out the groups opposed to health insurance and discusses their campaign in the press and on the radio.

"Socialized Medicine." *The Index* (New York Trust Company), N. Y., Vol. 25, Summer 1945, pp. 25-39.

Reviews the growth and development of the medical profession, and discusses the development of group hospitalization and prepaid medical care plans and the proposals of the Wagner-Murray-Dingell bill.

UNITED HOSPITAL FUND OF NEW YORK. *The Voluntary Hospital Looks Ahead*. N. Y.: The Fund, 1945. 37 pp.

The report of the proceedings of the third annual wartime symposium, which centered on the hospital needs of children and the place of the voluntary hospital in the community.

U. S. PUBLIC HEALTH SERVICE. *Tuberculosis in the United States, Graphic Presentation, Volume 3, Mortality Statistics for Cities of 100,000 or More Population by Age, Sex and Race, 1939-41*. N. Y.: Medical Research Committee, National Tuberculosis Association, 1945. Unpaginated.



6



---

FEDERAL SECURITY AGENCY  
SOCIAL SECURITY BOARD  
Washington, D. C.

ARTHUR J. ALTMAYER, *Chairman*

GEORGE E. BIGGE

ELLEN S. WOODWARD

BUREAUS AND OFFICES

*Executive Director*

OSCAR M. POWELL

*Assistant Executive Director*

WILLIAM L. MITCHELL

Bureau of Old-Age and Survivors Insurance  
OSCAR C. POGGE, *Director*

Bureau of Public Assistance  
JANE M. HOWY, *Director*

Bureau of Employment Security  
EWAN CLAUGER, *Director*

Bureau of Research and Statistics  
I. S. FALK, *Director*

Bureau of Accounts and Audits  
LEONARD J. WILBERT, *Director*

Informational Service  
ROBERT HUSE, *Director*

Office of Appeals Council  
JOSEPH E. McELVAIN, *Chairman*

Office of the Actuary  
W. R. WILLIAMSON, *Actuarial Consultant*

---

The SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, 72d Congress, approved June 30, 1932. This publication is approved by the Director of the Bureau of the Budget.

The BULLETIN is prepared in the Periodic Publications Section, of which Jessica H. Barr is Chief, under the supervision of Mary Ross, Chief of the Division of Publications and Review, Office of the Executive Director. It reports current data on operations of the Social Security Board and the results of research and analysis pertinent to the social security program, and is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Board. Any part of this publication may be reproduced with appropriate credit to the BULLETIN.

The BULLETIN is for sale by the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C., to whom all purchase orders, with accompanying remittance, should be sent. Single copy, price 20 cents. Annual subscription in the United States, Canada, and Mexico, price \$2.00; in other countries, \$3.75.

Issues of the SOCIAL SECURITY YEARBOOK, an annual calendar-year supplement to the BULLETIN, are sold separately by the Superintendent of Documents as follows: 1939, 50 cents; 1940 and 1941, 70 cents each; 1942, 50 cents; 1943, 45 cents.

---



October 29 to December 8, 1945



